

Settling in Alberta

Information for
Immigrants



JAN 30 1991

Introduction

"Settling in Alberta" is published to provide basic general information to adult immigrants who speak little or no English.

This booklet has been printed in several languages, including English. Copies are available free of charge through any of the immigrant aid organizations listed on the back cover.

Anyone requiring additional information is encouraged to contact the offices listed in each section of the publication or one of the immigrant aid organizations located in communities throughout Alberta.

This booklet is published by Immigration and Settlement, Alberta Career Development and Employment. Immigration and Settlement provides funding to volunteer community immigrant aid organizations and publishes information related to the settlement of new Albertans.

Anyone with comments or suggestions is asked to write or call:

Alberta Career Development and Employment
Immigration and Settlement
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10155 - 102 Street
Edmonton, Alberta
T5J 4L5
Telephone: (403) 427-0537

References to Telephone Books

In this book, there are several references to "White Pages", "Blue Pages", and "Yellow Pages" of the telephone book. Telephone books are valuable tools when searching for people, government offices, community organizations, and businesses. For information on how to use your telephone book, read page 12 of this book.

Acknowledgements

Thanks to the many individuals from community and government organizations whose valuable help has made this guide possible.

The information in this guide is up to date as of July 1990.



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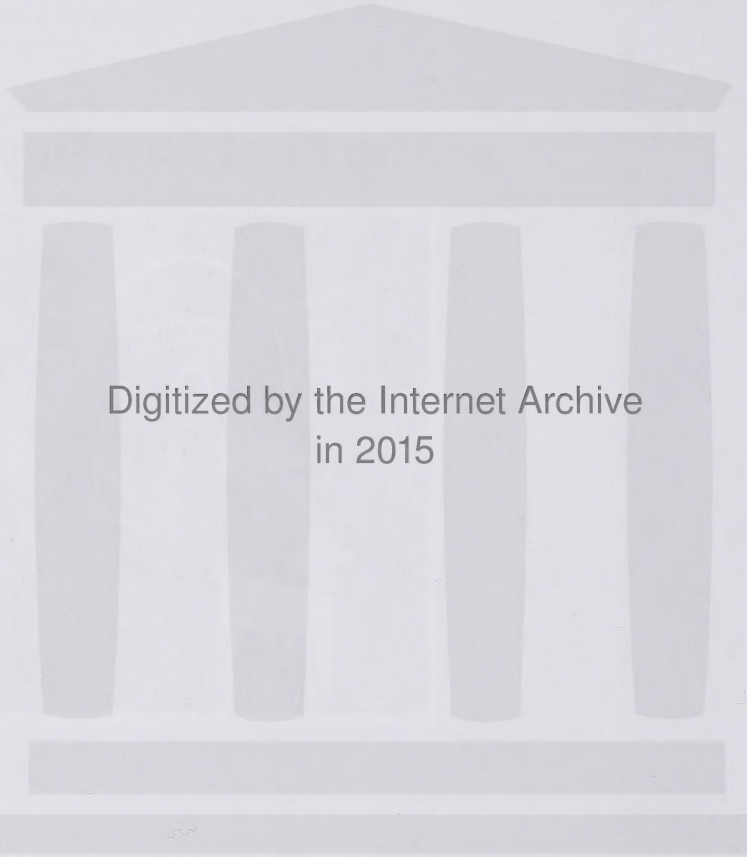
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The First Few Days





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Immigrant Aid Organizations

Immigrant aid organizations can be very helpful with information to newcomers after they arrive in Alberta. The staff of these agencies will usually include Albertans who were immigrants themselves. They know the difficulties of settling in a new country and will provide information and guidance on social services, health care, language training, family concerns, and other areas where immigrants may require help. Some of the immigrant aid organizations also provide temporary accommodation for government-sponsored refugees.

Many workers at immigrant aid organizations speak two or more languages and will help you complete Alberta Health Care Insurance (page 23), Social Insurance Number (page 45), Family Allowance (page four), and other government forms.

A list of immigrant aid organizations is at the back of this book. New Albertans are encouraged to telephone the agency located in their city or town to set up an appointment.

Temporary Accommodation

Hotels/Motels

During the first few days in Alberta, some people stay in hotels or motels.

Most hotels have dining rooms and coffee shops. The average cost for staying in a hotel room in Alberta is between \$40 and \$80 per night (1990). Some larger hotels may charge \$100 or more per night.

Motels are usually located outside the centre of town or city. Motels do not usually have as many services as hotels. They are also less expensive than hotels, on average \$30 to \$60 per night. The price of rooms will also vary, depending on the size of the room and the number of people staying there.

If you wish to stay in a hotel or motel, it may be necessary to telephone in advance to make a reservation.

Reception Houses

Government sponsored refugees in Edmonton or Calgary can stay at reception houses funded by the government.

In Edmonton, call Catholic Social Services at 424-3545 for more information. In Calgary, call the Margaret Chisholm Reception House at 262-8132.

What To Do Soon After You Arrive

Here is a list of things you may want to do soon after your arrival in Alberta:

1. Visit an immigrant aid organization to find out about orientation to the city and about ethnic organizations you may wish to contact.
2. Register for health care insurance so that you do not have to pay for many of your medical costs. For more information, see the section on the Alberta Health Care Insurance Plan on page 23.
3. Apply for a Social Insurance Number if you want to look for a job or receive Family Allowance benefits. For more information on Social Insurance Numbers, see page 45.
4. Apply for Family Allowance — Canadian residents who are parents or legal guardians of children under 18 are eligible to receive monthly Family Allowance benefits from the government. The Family Allowance is usually paid to the mother unless the father is the main custodian of the child. You can have an application form mailed to you by calling the number for Family Allowance under Government of Canada in the Blue or White Pages of the telephone book. To apply, you must have a Social Insurance Number and proof of your legal status in Canada.
5. If you are a refugee sponsored by the federal government, contact a Canada Employment Centre about financial assistance (Adjustment Assistance Program).
6. If you have children, register them for school. For more information, see the section on "Primary and Secondary Schools" on pages 55 to 56.
7. Open a bank account. See the section on "Choosing a Bank Account" on page 40.

General Information About Alberta



Many people from all parts of the world live in Alberta. Over the past 100 years, immigrants from more than 90 different countries have joined native Canadians in making Alberta their home.

Population

Alberta's population was approximately 2,429,000 in 1989. The following chart lists the estimated populations of the major centres in the province.

City	Population
Calgary	671,138
Edmonton	583,872
Lethbridge	60,614
Red Deer	55,947
Medicine Hat	42,290
St. Albert	39,388
Fort McMurray	33,698
Grande Prairie	27,208

Edmonton is the capital city of Alberta.



Geography

Alberta covers an area of 661,000 square kilometres or 255,000 square miles.

There are four main geographical areas in the province. These include the Rocky Mountains of southwest Alberta, the rolling prairies of the south, the plains and forest parklands of the central region, and the sparsely populated forest lands of the north.

The elevations range from the lowlands of the northeast region to the mountains of the southwest. Edmonton has an elevation of 670 metres while Calgary is 1050 metres above sea level.

Climate

Alberta has four distinct seasons: winter, spring, summer, and fall.

Winter — Winter in Alberta normally begins in October or November and continues until April. Although there is plenty of sunshine, the days are quite short (7-9 hours). Temperatures range between 5° to -40° Celsius (C). In the southern region warm winds known as “Chinooks” often bring sudden warmer temperatures during winter. It snows during the winter months.

Spring — Spring starts in April and lasts until June. The daylight hours increase, the snow melts and some rain may fall.

Summer — Alberta has beautiful summers. Temperatures range between 15-35°C. Days are long and nights are short. Sometimes it rains. Generally, the air is dry.

Fall (Autumn) — The fall season begins in September and lasts until October or November. In fall, the days become shorter and the nights become longer. The weather becomes cooler and leaves fall from the trees.

Preparing For Winter

Alberta's winters can be very cold with temperatures ranging from 5°C to -40°C. Therefore it is important to wear warm winter clothing when you are outside.

Hats — Most people wear hats during winter. Many winter coats have a hood already attached. These are usually the warmest type of hats available. Touques are also popular in Alberta.

Underwear — On very cold days, some people wear an extra layer of warm clothing under their regular clothes. Underwear is made from warm materials.

Scarves — Scarves protect the face, neck, and chest from the cold. Many people wear long wool scarves and neck warmers during winter.

Coats — Winter coats usually are thick and lined with wool, down, or other insulating materials. When you are choosing a winter coat, it should be long, have a hood and the sleeves should cover your wrists.

Gloves or Mitts — The warmest gloves or mitts are thick and loose-fitting. Mitts are usually warmer and especially important for children.

Socks — On cold winter days, some people wear one or two pairs of socks. Woolen socks are the warmest.

Boots — Good winter boots have thick soles and warm lining. The sole usually has a rough surface to prevent slipping on ice. Many people wear boots outside and also take shoes to wear indoors at work or school.

Frostbite (frozen skin) — When the winter temperature falls to -10°C , you must be extra careful to cover up all areas where skin is exposed. If not, your skin can freeze and turn white (frostbite). If this happens, it is important to go to a warm place immediately before serious damage to the skin results.

Skin Care — Sometimes skin begins to crack and peel when exposed to cold weather. You can use skin cream or lip cream to prevent this from happening.

Hair Care — In the cold, dry winters, hair can be very dry and may break easily. Hair conditioners are available at drug stores and large grocery stores to protect and condition hair.

Children — Children do not produce as much body heat as adults. They also lose body heat at a faster rate than adults. Therefore it is especially important that children be properly dressed for winter. A child's face should be covered with a scarf when it is extra cold. Small children's gloves or mitts are often tied to the child's coat with a string to prevent them from being lost.

Extra Precautions

- Always have warm clothing in the car in winter when driving.
- In cold weather, if your clothing gets wet while out of doors, go indoors as soon as possible and change into dry clothing before returning outside.
- If part of a person's body freezes, get medical help as soon as possible. Go to the nearest hospital with an "EMERGENCY DEPARTMENT" for assistance.

Canadian Money

Canadian money consists of dollars (\$) and cents (¢). There are 100 cents in one dollar. The coins available in Canadian money are 1¢ (penny), 5¢ (nickel), 10¢ (dime), 25¢ (quarter), 50¢, and \$1 (also called a Loonie).



Paper money (bills) is available in the following denominations: \$2, \$5, \$10, \$20, \$50, and \$100.

Most foreign money can be exchanged at a bank or a trust company. Money in the form of coins and bills is called "cash".



Telephones

Public Telephones

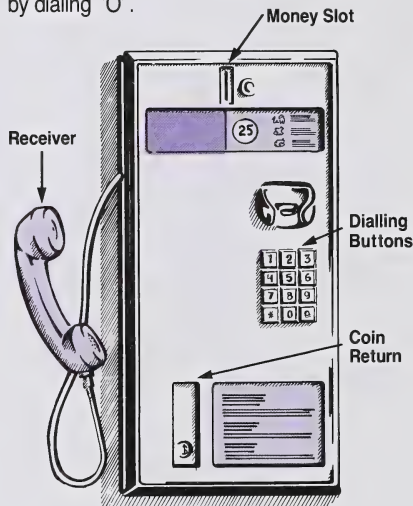
Coin-operated public telephones are located in airports, large buildings, and on many street corners. A local call costs 25 cents which allows you to talk as long as you wish.

To make a local call from a public telephone, follow these steps:

- Lift the receiver and listen for the dial tone,
- Place 25 cents in the slot, using either a quarter or a combination of nickels and dimes,
- Dial the telephone number.

You should hear the phone ringing. If no one answers or if the line is busy (indicated by short beeps) hang up and try again later. Your money will be returned through the slot marked "Coin Return".

For assistance at no charge, call the operator by dialing "0".



Note: If you are telephoning from a private telephone, there is no extra charge for local calls in Alberta, except if you are calling from a hotel or motel room where the charge is as much as 75 cents per call.

Long Distance Telephone Calls

There are two ways to make a long distance telephone call. The first is called Direct Distance Dialing. This type of call is made from a private telephone without the operator's help. (If you do not have the telephone number you want to call, there is no charge to dial long distance directory assistance. Check the front of your telephone book for the number to call directory assistance.)

To dial direct:

- 1 + local number (for calls to other places in Alberta),
- 1 + area code + local number (for calls to other places in Canada, the United States, Mexico, or the Caribbean), or,
- 011 + country code + routing code + local number (for overseas calls).

The second way to telephone long distance is with the operator's help. These are called Operator-assisted calls and are more expensive than Direct Distance Dialing. You would need operator assistance if you:

- want the person receiving the call to pay. This is called a "collect call",
- want to charge the call to another telephone number. If you are calling from a coin-operated telephone, the operator will telephone this number to get permission, or,
- were calling from a coin-operated telephone. The operator will tell you how many coins to insert for three minutes of conversation.

To make an operator-assisted call, dial:

- 0 + local number (for calls within Alberta),
- 0 + area code + local number (for calls in Canada, the United States, Mexico, or the Caribbean), or,
- 01 + country code + routing code + local number (for overseas calls).

When the operator comes on the line, say what service you would like (i.e. "I'd like to make a collect call" or "I'd like to charge this call to another number").

For more information on telephone calls, look in the front section of the "White Pages" of your telephone book.

Answering Machines

Some people have an answering machine connected to their telephone. An answering machine will answer the telephone if no one is home to answer it.

If an answering machine answers when you make a telephone call, you will hear a recorded message that will usually ask you to leave your name, telephone number, and a message after the beep.

The Telephone Book

The telephone book is usually divided into two parts, the White Pages and the Yellow Pages. Emergency telephone numbers for fire, police, and ambulance are on the inside front cover of both books.

The opening section of the White Pages carries information on the telephone system, and how to place long distance telephone calls. The long distance information includes listings of area codes for North America, country codes, and routing codes for overseas dialing. The White Pages then go on to list names, addresses, and phone numbers of people, businesses, and government offices. People are listed by their family name and in alphabetical order. Look for the last name of the chosen person in the telephone book and the address of that person. The telephone number is printed beside the address.

In larger cities, there are also Blue Pages near the beginning of the White Pages that list government offices and services of the three levels of government:

1. The city government is listed first, under "City of (name)";

2. The provincial government is listed under "Government of Alberta"; and,
3. The federal or national government is listed under "Government of Canada".

In smaller cities and towns where there are no Blue Pages in the telephone book, look in the White Pages under "City", "Town", or "Village" when you need to find a local government number. For provincial and federal telephone numbers, look under "Government of Alberta" or "Government of Canada."

The Yellow Pages list phone numbers of businesses, professions, and trades. These are listed in alphabetical order according to the type of business or work offered, e.g. **DENTISTS**

NAME OF DENTIST . . . ADDRESS . . . NUMBER
NAME OF DENTIST . . . ADDRESS . . . NUMBER

Post Offices

The Canadian government provides postal delivery throughout Canada. At any post office it is possible to:

- mail letters and packages;
- buy stamps and money orders; and,
- get information on postal delivery to any point in Canada, and to other countries.

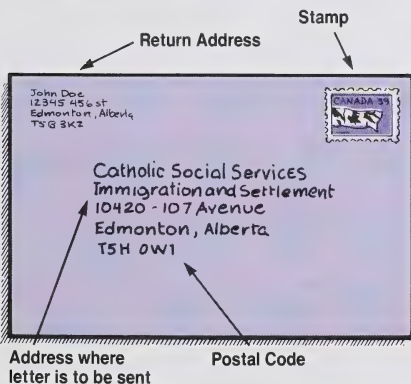
Some drugstores and other small shops have post offices where people can send mail and buy stamps.

When mailing a letter or parcel, write the name and address where the parcel is to be sent on the front of the package in the centre. Write the return address on the top left corner of the package. Put the stamp on the top right hand corner.

Air mail letters may be sent in any envelope. It is best to attach a blue air mail sticker available from the post office.

In July 1990, standard size letters weighing up to 30 grams require:

- a 39 cent stamp for a letter mailed within Canada;
- a 45 cent stamp for a letter mailed to the United States;
- a 78 cent stamp for a letter mailed to another country.



Letters with correct postage can be dropped into any mail box on the street. Heavy letters or parcels should be taken to a post office to be weighed and the postage costs determined by a clerk.

If you are sending a parcel out of Canada, fill out a customs form which is available at the post office. The form requires a description of the contents of the package and its dollar value.

Fast Delivery

If you want your letter or package to be delivered faster than regular mail, ask at the post office about "Special Lettermail" or "Priority Courier". These services are more expensive than regular mail, but your mail will be delivered within a few days (Special Lettermail) or overnight (Priority Courier).

Guaranteed Delivery

Important or valuable mail can be sent "registered" or "security registered". If you want proof that your letter or parcel has been delivered, you can send it by "registered" mail. The person who receives the mail must sign for it. This proves the mail was delivered. If your letter or parcel is valuable and you want it insured, you can send it "Security Registered". If your parcel is insured, you can be reimbursed by the post office if the parcel is lost.

Transportation

City Transportation

Most cities and some larger towns have a public transportation system. Buses pick up people at designated bus stops only. These stops are located on the main streets of each town or city.

Edmonton and Calgary have a rail system called Light Rail Transit or LRT, which connects some areas of the city with downtown.

Most transit systems print maps that show where buses and subway trains go. For more information on bus routes and travel times, phone the transit system. To find the telephone number of the transit system, look in the Blue or White Pages under City of (name). The transit system is usually listed under "Transit" or "Transportation".

If you need more information about how to get to your destination, write down the address and ask the bus driver for directions. The bus driver will normally tell passengers the best way to get to any address.

In June 1990, the cost of taking a city bus or the LRT in Edmonton or Calgary was \$1.25 for adults. Senior citizens, children and students may travel at reduced prices. (Drivers do not carry change).

In some smaller towns bus travel can be less expensive. In Edmonton and Calgary monthly bus passes or books of bus tickets at reduced

prices can be purchased at banks and some convenience stores.

The cost of a bus ride does not vary with longer or shorter trips. If you need to take more than one bus or the LRT and a bus to reach your destination, ask for a transfer when you pay your fare. You will receive a transfer slip that will enable you to get on another bus or the LRT at no additional charge.

Buses for Physically Disabled People

Bus travel is also available in some cities for people in wheelchairs and with other physical disabilities. These buses are used to take people to and from school, work, appointments, shopping, and movies and other entertainment. To get more information, call the transit system in your city.

Taxis

All cities and large towns have taxicab companies. Taxis are much more expensive than buses or the LRT but passengers are taken directly to their desired destination.

All taxi companies in a city charge the same rate, but rates vary from city to city. Each taxi has a meter to measure the time and distance of each trip. The meter will also show how much to pay the driver. There is no bargaining for taxi fares. A tip of about 10% is expected, but is not compulsory.

Taxis can be found at airports, large buildings, hotels, large department stores, and hospitals.

Taxis can be ordered by telephone. The telephone numbers of taxi companies are in the Yellow Pages under "Taxicabs."

Inter-City Buses

Buses travel between towns and cities throughout Alberta. The main buslines are Greyhound, Grey Goose, and Red Arrow. For information on inter-city travel, costs, and schedules, look under "Buses" in the Yellow Pages and telephone one of these companies.

Trains

There is limited passenger train service in Alberta. Interprovincial passenger trains stop in Edmonton and Jasper. For information on schedules and costs, look under "VIA Rail Canada" in the White Pages of the telephone book or speak with a travel agent.

Walking

Walking across streets must be done at street corners. In Alberta, crossing in the middle of the street, or jay-walking, is against the law.

If there are no sidewalks, walk on the left hand side of the road facing traffic. This way, people who are driving and people who are walking can see what is coming. At night, wear light

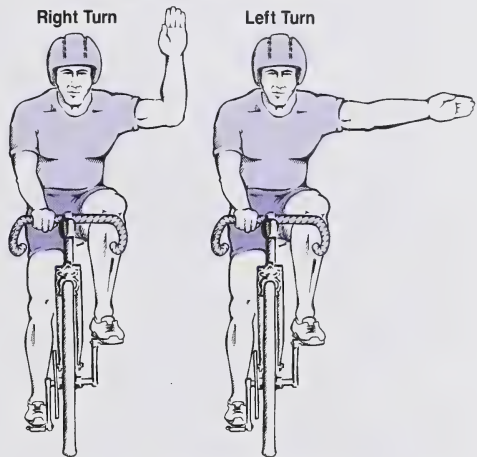
colored clothing to make it easier for car drivers to see you.

Many street corners have crosswalks. These are usually white lines painted on the road. Drivers expect pedestrians to cross at crosswalks. Drivers should stop at crosswalks to let pedestrians cross. Pedestrians should be sure that cars have stopped before starting across the street.

Bicycle Riding

Many people ride bicycles in Alberta during the summer months. Rules and suggestions for riding a bicycle include the following:

- Keep to the right or in the right lane;



Be sure to use hand signals when turning.

- Obey traffic signs and lights;
- Use hand signals when turning;
- When using crosswalks or sidewalks, the rider must get off the bicycle and walk;
- No more than one person is permitted on a bicycle designed for one person; and,
- A bicycle light or reflector must be used at night.

Driving Motor Vehicles

Every driver of a car, truck, or motorcycle must have a valid driver's licence. To obtain a driver's licence, you must pass a series of tests on traffic rules, vision, and driving performance. Car owners must also have car insurance in order to drive in Alberta. (See section on Driving Motor Vehicles for more information.)

Shopping

There are many types of stores in Alberta. Most stores have fixed prices and do not allow bargaining. Here are some examples of where you can shop:

Convenience Stores

Convenience stores are usually small stores which are open six or seven days a week and until late at night. These stores sell the main grocery items such as bread and milk plus magazines, newspapers, and candy. Items tend to be more expensive than in the larger

grocery stores. Most small convenience stores accept cash only.

Large Grocery Stores

Large grocery stores (supermarkets) have a wide variety of groceries for sale. They are normally open six or seven days a week until 6 p.m. or later. Prices of food items in supermarkets are usually lower than in small convenience stores.

Items in grocery stores have two types of price tags:

- Price tags with the exact cost for the item, e.g. bread — 99 cents; or,
- Price tags with the cost for each item unit, e.g. chicken — \$4.00 per kilogram.

Market Places

Cities and towns often have markets with food and other goods for sale. Some markets are open only on weekends. Some items sold in these markets are bargained for while other items are sold at the price listed on the tags.

Ethnic Food Stores

Ethnic food stores sell food which is common to people from different parts of the world, e.g. Chinese food store, Italian food store.

Large Department Stores

Large department stores sell a wide range of items, such as clothing, furniture, sporting

goods, electrical goods, kitchen wares, carpets, radios and televisions, plants, hardware (tools), jewelry, and many more items. Prices are final and bargaining is not usual. Shoppers should always keep the sales receipt after buying something in case they wish to return it. Many department stores accept cheques and credit cards.

Specialty Stores

Some smaller stores specialize in items such as furniture, clothing, hardware, jewelry, radios, etc. Bargaining is possible in some of these stores. Addresses and telephone numbers of these stores can be located in the Yellow Pages of the telephone book by looking for the item desired, e.g. for clothing stores look under "Clothing Retail", furniture stores under "Furniture Retail", etc.

Second Hand Stores

Second hand stores sell used items such as clothing or furniture. These stores accept cash only and bargaining is common.

Refunds and Exchanges

Sometimes you buy things at a store and later decide that you don't want the product. Stores do not have to take the item back, but some stores will if you keep your receipt and return the item within a certain period of time. You should check the store's return policy before

you buy an item. Ask a store clerk or look for signs near the cash register.

If you take an item back to a store, the store might:

- give the money back,
- allow you to exchange the item for something else, or,
- take back the item and give you a "credit note" towards a future purchase.

Clothing stores do not usually take something back if it has been damaged or dirtied. Items such as underwear and bathing suits cannot usually be returned.

REFUNDS

**We will refund your money
if merchandise is returned
within 10 days of purchase and
accompanied by a sales receipt.**

**NO REFUNDS
EXCHANGES ONLY**

Canadian Social Customs

There are certain customs practised by the majority of Albertans that may be unfamiliar to some new immigrants. This section describes a few of these customs. It is important to remember however that customs are always changing and depend on different circumstances.

Shaking Hands

When you meet someone, it is customary to shake his or her right hand with your right hand. Some people will put out their hand for you to shake. It would be considered impolite not to shake this person's hand.

Social Distance

If you are talking to someone, it is best to stand 60-100 cm away from that person. Many Canadians feel uncomfortable if another person stands too close or touches them while they are talking.

Being on Time

It is very important to be on time for appointments. If you have an appointment to see a doctor, counsellor, teacher, friend, or others, you should be there at the time you agreed to.

If for some reason you will be late or are unable to keep the appointment, call the person you were supposed to meet to let him/her know.

Public Displays of Affection

It is generally acceptable for a man and woman to hold hands or walk arm in arm in public. However some other kinds of physical displays of affection are not as acceptable. It is also not common for two men or two women to hold hands or walk arm in arm.

Aggressive Behavior

It is considered unacceptable to be very aggressive or violent in public. This includes spanking a child in a store, calling another person names, or threatening another person.

Personal Questions

Unless you know another person very well, it is considered impolite to ask certain personal questions. For example, you would not ask the following:

How much money do you make?

How much did you pay for your house? car?

Why aren't you married?

How much do you weigh?

Why don't you have any children?

Emergency Situations

Situations that demand immediate help are called emergencies.

In Edmonton and Calgary the main emergency telephone number is 911. This number should only be used for emergencies relating to fire, police, accidents, ambulance, and poisons.

In other smaller areas the emergency telephone numbers can be different. The phone number for emergencies in these areas are listed directly under the name of the city or town in the telephone book.

What To Say in Case of Emergency

When phoning the emergency operator you should say:

1. What the emergency is and what type of assistance is required.

Examples: "I need an ambulance."

"I wish to report a crime."

"I wish to report an accident."

"Please send the police."

2. Where the emergency is occurring, e.g. "Please come to (address)" or "please come to the corner of (name) Street and (name) Avenue."

3. You should then give your name, address and telephone number, e.g. "My name is (name). I live at (address) and my telephone number is (number)."

Metric and Imperial Measure

In Canada, both the Metric and Imperial systems of measurement are used. Here are some comparisons of the two systems of measurement.

Distance:

Metric	Imperial
1 centimetre	= .39 inches
1 metre	= 3.28 feet
1 metre	= 1.1 yards
1 kilometre	= 0.62 miles

Metric	Imperial
2.54 centimetres	= 1 inch
0.3 meters	= 1 foot (12 inches)
0.91 meters	= 1 yard (3 feet)
1.61 kilometres	= 1 mile (5,280 feet)

Weight:

Metric	Imperial
1 gram	= 0.035 ounces
1 kilogram	= 2.2 pounds

Metric	Imperial
28.4 grams	= 1 ounce
453.6 grams	= 1 pound

Volume:

Metric	Imperial
1 litre	= 1.76 pints
1 litre	= 0.88 quarts
1 litre	= 0.22 gallons

Metric	Imperial
28.41 millilitres	= 1 fluid ounce
0.57 litres	= 1 pint
1.14 litres	= 1 quart
4.55 litres	= 1 gallon

Health Care



Alberta Health Care Insurance Plan

Many health care costs are covered by registering with the Alberta Health Care Insurance Plan and paying health care premiums. All Alberta residents must be registered with the Alberta Health Care Insurance Plan. Newcomers must register within three months of arrival.

To register for Alberta Health Care Insurance coverage, contact one of the two offices listed below and ask for an application form. You must provide a copy of your "Canada Entry Permit" with your completed application form.

Edmonton Office:

Alberta Health Care Insurance Plan

(Mailing Address)

P.O. Box 1360

Edmonton, Alberta

T5J 2N3

Telephone: (403) 427-1432

(Street Address)

Main Floor

10025 Jasper Avenue

Edmonton, Alberta

Calgary Office:

Alberta Health Care Insurance Plan

210, 407 - 8th Avenue, S.W.

Calgary, Alberta T2P 1E5

Telephone: (403) 297-6411

Single, self-supporting adults receive "single coverage", and those who have family

dependents receive "family coverage".

The premiums cost \$23.00 (as of October 1, 1990) per month for single coverage and \$46.00 per month for family coverage. Those billed directly by Alberta Health Care Insurance are sent a bill every three months for their insurance premiums. Some employers deduct Alberta Health Care Insurance premium costs from pay cheques.

Once you have been a resident for 12 consecutive months, and if you cannot afford to pay your premiums, contact Alberta Health Care Insurance to apply for "premium assistance". Premium assistance would allow you to pay less than the normal rate if you meet residency and income criteria.

Alberta Health Care Insurance coverage is available from the first day an immigrant arrives in Alberta, provided that application is made within three months of arrival. One Alberta Health Care Insurance card is sent to persons with single coverage and two cards are sent to those with family coverage. This card is used for identification and must be presented at doctors' offices, laboratories, hospitals, and health clinics.

Alberta Health Care Insurance pays for most medical costs such as treatment provided by family doctors and specialist physicians in their offices or at hospitals. It also pays a portion of the cost of treatment provided by dentists, chiropractors, physical therapists, optometrists, and podiatrists. This insurance

does not pay for treatment by acupuncturists and naturopaths, or for medication and ambulances. However, some of the costs of hearing aids, eye-glasses, routine dental care and ambulance services are covered for residents who are senior citizens (65 years of age and older) and their dependents, or residents receiving a widowers pension and their dependents. (See the Alberta Health Care Insurance Plan brochure for a complete list of health services which are covered.)

You can also choose to not participate in the Alberta Health Care Insurance Plan. You still must register with the Alberta Health Care Insurance Plan, but can ask about "opting out". If you opt out, you will not have to pay premiums, but **you will have to pay for all your hospital and health care costs.** Because this can be extremely expensive, most Albertans choose to contribute to the Alberta Health Care Insurance Plan.

ALBERTA HEALTH CARE CARD		90/91	
Anyname, Joe B			
REGISTRATION NUMBER	INITIALS	BIRTHDATE YEAR MO DAY	EFFECTIVE DATE YEAR MO DAY
123.45.678.910	JB	510101 M	690701
THIS CARD IS VALID TO EXPIRY DATE PROVIDED ELIGIBILITY FOR REGISTRATION CONTINUES		June 30, 1991	

Always carry your card.

Visiting A Doctor

Doctors in Alberta are either "family doctors" or "specialists". Family doctors treat most medical problems while specialists treat special health problems. Sometimes family doctors refer patients to specialists.

To find a good doctor, you can ask other members of your community, neighbours, or workers at immigrant aid organizations. Sometimes doctors can be found who speak your native language. A list of doctors can be found in the Yellow Pages of the telephone book under "Physicians and Surgeons".

Before visiting a doctor, it is customary to telephone the doctor's office for an appointment. Someone at the office will arrange a day and time to see the doctor.

Take your Alberta Health Care card to your appointment to ensure that the doctor sends the bill to the Alberta Health Care Insurance Plan. The cost of services which are not covered by the Plan are your responsibility.

During the visit, you will be expected to answer the doctor's questions and mention any health problems you have. Sometimes it is helpful to take an interpreter along. Most doctors will do a physical examination before prescribing medicines or treatment.

Many people find it helpful to return to the same doctor over time so that the doctor becomes familiar with their health history and needs.

Medical Centres

Some cities have medical clinics (e.g. Medicentres) which treat patients without an appointment. These centres are usually open until late at night (11:00 p.m.) and some are open all night. The phone numbers and addresses for medical clinics can be found in the Yellow Pages under "Clinics Medical".

Prescriptions

Take prescriptions for medication to a pharmacist at a drugstore or other store that has a pharmacy. Pharmacists are trained to know about drugs. The pharmacist will sell the medication to you and explain when and how it should be taken. This medication must be taken by the patient only and not by other people. The Alberta Health Care Insurance Plan does not pay for the cost of medicine, but you can purchase coverage from a private insurer to cover a portion of these costs. Alberta Health Care provides Blue Cross coverage at no charge for senior citizens and their dependents, and residents receiving a widowers pension and their dependents.

Eye Examinations and Eyeglasses

If you need an eye examination or help in deciding if you need eyeglasses, you can talk to your doctor or visit an optometrist or ophthalmologist. An optometrist or

ophthalmologist can also advise what type of glasses are needed, e.g. bifocals or trifocals.

Alberta Health Care Insurance will pay most of the cost of medically required visits to the optometrist or ophthalmologist, but the coverage for routine eye examinations is limited. The cost of eyeglasses (lenses and frames) are not covered, except for Alberta residents who are senior citizens (65 years and older) and their dependents, and residents receiving a widowers pension and their dependents.

Optometrists are listed in the Yellow Pages under "Optometrists", Ophthalmologists are in the Yellow Pages under "Physicians and Surgeons".

Emergencies

Health problems that require immediate care (e.g. broken arm, heart attack) are called emergencies.

In the event of an emergency, the sick or injured person can be taken to a hospital Emergency Department right away. Alberta Health Care covers treatment of patients at hospital Emergency Departments, and doctors and nurses are on duty 24 hours a day.

People who require an ambulance can have one sent to them if they dial 911 or another emergency phone number listed at the front of the telephone book.

Ambulances are not paid by the Alberta Health Care Insurance Plan and can be

quite expensive. However, the cost of an ambulance may be covered in some cases by other agencies:

- Many private insurance plans (see page 28), including Blue Cross, will pay for all or most of the cost of an ambulance.
- If you are in an automobile accident, your auto insurance may reimburse you for the cost of an ambulance.
- Family and Social Services will pay ambulance costs of people who are on Social Assistance.
- Some employee benefit programs will reimburse employees for ambulance costs.

- Alberta Health Care provides Blue Cross coverage for ambulance service for senior citizens at no charge.

Payment is not required at the time of the trip. No one will be refused ambulance service if they cannot afford to pay. Individuals are sent a bill afterwards and payment arrangements can be made for those who have difficulty paying.

Hospitals

People are admitted to hospital as in-patients only after referral from a medical doctor, except in case of emergency. Hospital medicine and laboratory costs are included.



Hospital gowns are provided for patients to use free of charge, but many patients bring along their own night clothes and house coats. Hospital expenses, including meals, and a bed in a ward are paid for by the Alberta Health Care Insurance Plan. (See the section on Private Insurance Plans on page 28 for information about coverage for semi-private and private rooms.)

Visitors to Hospital Patients

Most hospitals have rules about visiting hours and the number of visitors allowed at any time. Young children are not always allowed as visitors in some areas of the hospital.

Social Workers in Hospitals

All hospitals have social workers to help patients deal with non-medical problems. This can involve their families at home, or follow-up care after a person has been discharged from hospital. A social worker can also arrange for an interpreter in some cases.

Public Health Units

Generally, people need regular health care even when they are not sick. For example, pregnant women, small babies, and children need special health care.

To provide this care there are Public Health Units or local Boards of Health throughout Alberta. These are medical offices where community health nurses and doctors offer free health care information to families.

Public health units also provide information and assistance regarding sexually transmitted diseases.

To find the address of a Public Health Unit or Clinic, look in the Blue or White Pages under "City of (name)", "Town of (name)," or "Village of (name)" for Public Health Units or Boards of Health. It may also be listed under "Health Unit".

Immunization

Everyone who comes to Alberta from another country should be immunized for protection against certain diseases. Normally, newcomers have been immunized against some diseases before they arrive, but not necessarily against all of the most serious diseases.

Nearly all children in Alberta are immunized free of charge by nursing staff at a Health Unit, or by visiting nurses at the child's school. Parents are asked to give permission for their children to be immunized. Adults and children can be immunized by a doctor or nurse at a local Public Health Unit.

Family Planning

Family doctors and staff at Public Health Units can answer questions about family planning or birth control.

Pregnant women usually visit a doctor several times during pregnancy. There are also "pre-natal classes" which help parents get ready for their baby's birth.

Personal and Emotional Problems

Some newcomers who have difficulty adjusting to life in Alberta may suffer emotional problems. If you are having problems, you should speak with your doctor or a counsellor at an immigrant aid organization. Sometimes you will be referred to a specialist.

Family counsellors, psychologists, and psychiatrists can help people with emotional problems. They should be contacted as soon as problems start. All details of your case are kept confidential by medical staff (not discussed with others).

Problems with alcohol or drugs should be discussed with a family doctor or counsellor. Alcoholism is considered a disease in Canada and some treatment is covered under the Alberta Health Care Insurance Plan. For further information, contact the Alberta Alcohol and Drug Abuse Commission (AADAC) listed in the White Pages of the telephone book.

Visiting A Dentist

You can find a dentist by asking friends or workers at immigrant aid organizations, or by looking in the Yellow Pages under Dentists. Some dentists speak other languages in addition to English.

To make an appointment with a dentist, speak to the receptionist at the dentist's office by telephone or in person.

Alberta Health Care Insurance does not pay for routine dental care, except for limited

coverage provided to residents who are senior citizens (65 years of age and older) and their dependents, or residents receiving a widowers pension and their dependents. The patient generally pays all dental costs unless working for an organization with a dental care insurance plan.

Some Public Health Units offer free dental care for children. For more information, contact your local Public Health Unit or Board of Health.

Private Insurance Plans

Many people have two types of health care insurance. They have Alberta Health Care Insurance and a private insurance plan. The private insurance plan pays for some health costs not covered by Alberta Health Care Insurance. These can include ambulance services, prescribed drugs, home nursing, dental care needed as the result of an accident, hearing aids, and the extra hospital charges for private and semi-private rooms.

Most private insurance companies will only sell insurance to groups. For example, a group of people working for a company can join a private insurance plan.

Individuals can buy private insurance from Alberta Blue Cross. Complete details about individual coverage, including premiums or extra charges, are given in the Alberta Blue Cross brochure "Non-Group Coverage". To obtain this brochure and to apply for Alberta Blue Cross, contact the Alberta Health Care Insurance Plan. Look in the Blue or White Pages under Government of Alberta, Alberta Health Care Insurance Plan.

Housing



Types Of Housing

Apartments — Most newcomers rent apartments when they come to Alberta. Apartments usually have one, two or three separate bedrooms, a kitchen area, a bathroom, and a living room. "One room apartments" (also called "Bachelor Apartments") with a large room, kitchen area, and bathroom are also available and less expensive. Apartments can also be called "suites". Heating costs are usually free. Electricity is usually paid by the tenant. Most apartments are rented without furniture.

Townhouses (Rowhouses) — These are houses that are joined together. Most townhouses have basements and small yards. In most cases, tenants have to pay extra for heat and electricity.

Condominiums — Condominiums are townhouses or apartments that people buy.

Houses — Houses can be bought or rented.

Mobile Homes — Mobile homes are pre-fabricated houses that can be moved from one piece of land to another. They can be bought and are usually less expensive than houses. However, a place to put them must also be found and purchased or rented.

Subsidized (Low Rental) Housing — The government provides low cost housing for people who do not earn a high income. The rent at these places is usually lower than in

most apartments or houses. For more information, call Alberta Mortgage and Housing Corporation or the local Landlord and Tenant Advisory Board listed in the White Pages of the telephone book.

Rooms for Rent — Rooms can be rented in large buildings or in houses. People normally rent one or two rooms and share a kitchen and bathroom with other residents. Sometimes meals are provided for the person who is renting. This is called "room and board". Furniture is usually included. People who are boarders are not protected under the Landlord and Tenant Act and should have an agreement in writing with their landlord outlining the rights and obligations of the landlord and border.

Renting An Apartment Or House

Most people in Alberta rent a place to live. For newcomers, it is helpful to have a friend or worker from an immigrant aid organization help to find a place to live. The person who rents the place is called the tenant. The person who owns the place is called the landlord. Sometimes a landlord will hire a manager or caretaker to look after the buildings.

Where to Look:

- Newspaper (in the “Classified Ads” section under “Apartments for Rent”, “Houses for Rent”, “Rooms for Rent”). The advertisements will usually give a brief description of the place and the price.
- Apartment buildings will also have signs which say “Apartment for Rent”, “Suite for Rent”, or “Vacancy”. These signs will normally have a telephone number, or will tell people where to go to apply for those apartments. Usually, the caretaker of an apartment building will show the apartment to those who ask to see it.



Important Questions to ask when looking for a Place to Rent:

- How much is the rent?
- Are utilities included in the rent? Utilities are water, heat and electricity. Sometimes they are included in the rent but sometimes tenants must pay extra. If tenants must pay extra for utilities, they should ask “How much do utilities cost every month?”
- When do I have to pay the rent? Usually the rent must be paid by the first day of every month.
- How much is the damage deposit? A damage deposit is money which the person renting the house or apartment must pay to the landlord before moving in. The landlord keeps the money in case the person leaves without cleaning the house or apartment properly, or damages the apartment. If no damage is done and the house or apartment has been cleaned, the renter gets the money back after moving out. The damage deposit cannot cost more than one month's rent. The tenant should always insist that the landlord do a written inspection of the house or apartment if a damage deposit is paid.

Applying to Rent a Place

Most landlords will ask you to fill out an application form if you want to rent an

apartment. You should fill out this form with the help of someone who understands the questions on the application. When you sign the form, you agree to rent the place for the designated period of time (e.g. one year lease) and to follow the rules of the landlord. If you need help in filling out an application to rent an apartment, contact an immigrant aid organization.

Rights of the Tenant

In Alberta, a landlord is not allowed to refuse to rent a place to someone because of race, native country, colour, gender, physical or mental disability, or religion.

If a landlord refuses to rent a place to you for any of these reasons, contact the Alberta Human Rights Commission or the Landlord and Tenant Advisory Board. Look in the Blue or White Pages under Government of Alberta, Alberta Human Rights Commission or in the Blue or White Pages under City of (name), Landlord and Tenant Advisory Board.

The landlord **can** refuse to rent a place to someone if that person:

- is single and the place is for families,
- is married and the place is for single people,
- has pets and pets are not allowed,
- has children and children are not allowed, or,
- is young and only older people are allowed.

Preparing to Move In

- Pay the damage deposit. Once it is paid no one else can rent the apartment.
- Get the key from the landlord on the day of the move.
- The city, town or village government should be contacted to have utilities connected. Look in the Blue or White Pages under City, Town or Village. Look under "Utilities" to find the appropriate number. The cost for having utilities connected is usually included in the first month's bill which will be sent to you.
- To get your telephone hooked up, call the telephone company. Telephone company numbers are listed on page two or three in the telephone book.

Rental Lease

This is a written contract between the landlord and the tenant. The lease says how much the rent is and states the landlord's rules. If the landlord has said he/she will make any repairs or changes these should be written on the lease.

Inspection Report

If the place to be rented has any damages, they should be written down on the inspection report form. The landlord should sign this form after the place has been checked for damages.

It is extremely important to write all the damages on the form so that the landlord cannot charge for these damages when you move out. If the landlord does not provide an inspection report form, you can get one from the Landlord and Tenant Advisory Board.

Utilities

Utilities include electricity, telephone, heat, and water. Sometimes the tenant will be required to pay for all utilities used.

The tenant is sent bills by the utility company for the amount of electricity, heat, or water used. It is important these bills be paid on time or the utilities will be disconnected.

Moving Out

If you are moving out of your house or apartment, there are several things you should do:

- Tell the landlord in writing when you will be moving out. Normally, this must be done at least one month and one day in advance;
- Telephone the city, town, or village to have the utilities and the telephone disconnected. If this is not done, you will be billed even after moving out;
- Go to the post office and ask to fill out a "Change of Address" card. For a fee the post office will redirect mail from the old address to the new one for a certain period of time; and
- Clean all the rooms. Any additional cleaning or repairs will be deducted from your damage deposit. It is important to defrost and clean the refrigerator, clean the oven, wash the windows, wash the floors and vacuum the rugs.

A list of moving companies can be found in the Yellow Pages under "Movers". It is useful to get a cost estimate from more than one mover. Prices can then be compared. Many small moves can be done with the help of friends and a rented truck or van.

Agencies and Businesses to be Informed When Moving

The following is a list of places that you should inform of any change in address. They can be phoned, visited in person, or sent a change of address card available at the post office:

- Bank, Credit Union, or Trust Company;
- Licence Issuing Office (for those with a driver's licence);
- Motor Vehicles Branch (for those who own a car);
- Alberta Health Care Insurance Plan;
- Health and Welfare Canada (for those receiving Family Allowance payments);
- Canada Employment Centre (for those receiving unemployment insurance or refugees receiving adjustment assistance);
- Alberta Family and Social Services (for those receiving social assistance payments);

- Canada Immigration Centre (for those sponsoring a family or requiring documents to be changed);
- Employers;
- Cable television company (for those with Cable T.V.);
- Schools;
- Day care for children;
- Library (for those with a library card);
- Stores or companies (for those with credit cards); and,
- Insurance companies.

The Rights Of The Landlord And Tenant

In Alberta, there is a law that sets out the rights and obligations of landlords and tenants.

It is called the Landlord and Tenant Act. This law applies to tenants who rent apartments, houses, and other self-contained places. It does not include borders or roommates.

Tenant Rights

- The landlord must give the tenant at least 90 days notice in writing of an increase in rent.
- The landlord must give the tenant at least three months notice if he/she wants a tenant to move out without reason. If the tenant is not fulfilling his/her obligations (e.g. not paying the rent on time, disturbing other tenants, damaging the building), the landlord can give the tenant a 14-day notice to move out.
- A landlord cannot enter a tenant's place without advance notice or without the tenant's permission, except in case of

MAIL POSTE		Change of Address Notification		Avis de changement d'adresse		Notification No. N. d'ad.	
Canada Post Corporation - Société canadienne des postes		Please print and print clearly		En lettres majuscules à l'imp. et lisibles		1945343	
Names(s) 1 Family Name or Business Name 2 Family Name		Nom(s) Nom de famille du locataire Nom de famille		First Name Prénom		Start Date Date de début	
Old Address No. and Street or Postal Station City State Zip Code		New Address Nouvelle adresse No. and Street or Postal Station City State Zip Code		Postal Code Code postal		End Date Date fin	
If outside Canada Si à l'extérieur du Canada		Country Pays		Zip Code Code zip		Renewal? Rénouvellement?	
Customer's Signature Signature du client		Signature of agent Signature de l'agent		Date Date		Customer Identification Identification du client	

Change of address cards are available at any post office.

emergency. With 24 hours notice, the landlord can enter the tenant's place for the following reasons: to inspect for damages, to do repairs, to show the place to buyers, or to show the place to renters after the tenant gives notice to move.

- The landlord must pay interest to tenants on damage deposits.
- Landlords must provide a reasonably safe and comfortable place for tenants to live in (i.e. make the structure of the building safe, ensure that the heating system and plumbing work, and ensure that wind, rain, and snow cannot enter the building).

Landlord Rights

Tenants must:

- pay the rent on time,
- not disturb other tenants,
- not damage the building,
- keep the place reasonably clean,
- follow the rules of the rental agreement (e.g. regarding pets, waterbeds, the number of people who can stay with the tenant), and,
- give one month and one day notice in writing if they are going to move out.

For More Information

If you want help or information on landlord and tenant laws, you should contact the Landlord and Tenant Advisory Board. This office can also investigate and help settle problems between landlords and tenants. The phone

number of the Landlord and Tenant Advisory Board can be found in the Blue or White Pages of your telephone book. Find "City of (name)", "Town of (name)", or "Village of (name)" and then find "Landlord and Tenant Advisory Board".

Buying A House

People who wish to buy a house should contact a Real Estate Company (under "Real Estate" in the Yellow Pages). Real estate companies do not charge a fee to the person who buys a home.

It would also be useful to get advice from people you know who have bought a house.

Property Insurance

If you have personal property insurance, your insurance company will compensate you for the loss or damage of your property in the event of fire, theft, vandalism, and/or other perils. If you own your home or are renting an apartment, house, or any other residence, you are responsible for buying your own personal property insurance.

It is best to compare different insurance agents, companies, and policies. For a list of insurance agents, look in the Yellow Pages of the telephone book under "Insurance Agents."

For more information on what to look for when buying personal property insurance, contact Alberta Consumer and Corporate Affairs. Look in the Blue or White Pages under Government of Alberta, Consumer and Corporate Affairs.

Money and Banking



Cash, Cheques, And Credit Cards

Cash

When people use paper money and coins to pay for items, they are paying in cash. Using cash is the most common method of spending money for smaller purchases.

Credit Cards

If you have a credit card, you can buy things and pay for them later. You can apply for a credit card at your bank or at a large store.

Credit cards are convenient and serve as identification. If you make your payment on time, you could improve your credit standing with other establishments.

Credit cards can cause problems if you buy more things on credit than you can afford. If you use a credit card, you must pay interest on any amount not paid by a certain date specified on a statement that is received from the credit card company.

Cheques

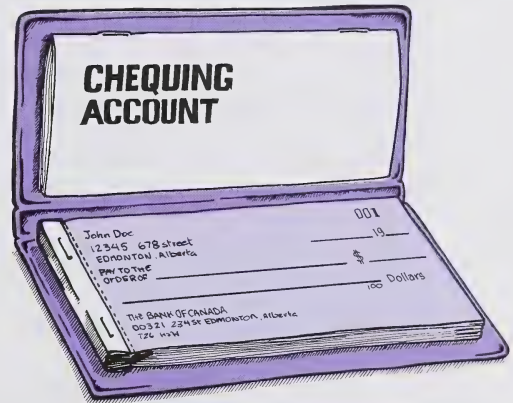
A cheque is often used instead of cash, particularly for large amounts of money. A cheque is a piece of paper which instructs a bank, credit union, or trust company to pay the amount of money it says on the cheque to the person or organization designated on the

cheque. This money comes out of the account belonging to the person who signed the cheque. There must be enough money in that account to pay for the amount indicated on the cheque.

Often people who pay for something by cheque are asked to show their identification to the seller, e.g. credit card, birth certificate, driver's licence, or other identification with a picture or a signature.

Financial Institutions

There are several different types of financial institutions in Alberta. The most common are



banks, credit unions, trust companies, and Treasury Branches.

These organizations offer help with the following:

- saving money,
- writing and cashing cheques,
- paying utility and phone bills,
- lending money,
- money orders and travellers cheques,
- credit cards, and,
- exchanging foreign and Canadian money.

For more information on financial services, contact the information desk at any bank, credit union, trust company, or Treasury Branch.

Financial institutions pay interest to their customers. Interest is the amount of money the bank will pay you to keep or save money in the bank. For example, if a bank pays out nine per cent interest, someone saving \$100 for one year in the bank will receive \$9.00 interest.

Sometimes banks and other financial institutions require people to pay interest. If you borrow money from a bank for one year, for example \$100 at 12 per cent interest, you must pay the bank the \$100 and \$12 interest by the end of the year.

Financial institutions charge service charges for certain things such as withdrawing money, writing cheques or paying bills.

Interest rates and service charges vary between different banks, credit unions, trust companies, and Treasury Branches. It is best to compare before choosing one.

Choosing A Bank Account

Most banks, trust companies, credit unions, and Treasury Branches offer three basic accounts: chequing, savings, or combination chequing/savings. Talk to the service representatives at several banks and other financial institutions to find out about their different kinds of accounts. Compare service charges and interest rates.

The Savings Account

A savings account is usually a good place to put money that you want to save for a special purpose. The financial institution pays you interest. The rate of interest and the frequency of interest payments vary between financial institutions.

You may deposit or withdraw money from a savings account whenever you want but you cannot write a cheque on a savings account. You may have to pay a service charge for withdrawing money from a savings account, depending on the number of withdrawals you make each week or month.

The Chequing Account

A chequing account is a good place to keep

money that you need for paying bills and daily living expenses. You can withdraw money when you need it, either in person or by writing a cheque. Service charges for chequing accounts vary between banks. Most banks allow you to write an unlimited number of cheques and pay certain bills for a flat monthly fee. If you write many cheques, this may be a good idea. You should never write a cheque for an amount that is greater than the money you have in your account.

The Combination Chequing/ Savings Account

A combination account may be best for you if you want to save money and still have easy access to that money. You can take your money out in person or by cheque. You also receive interest on the money. The interest rate may rise as the balance in the account increases.

Generally, a savings account offers the highest interest rate. However, some combination accounts offer quite a good interest rate if a large minimum monthly balance is maintained.

Joint Account

This is an account used by two or more people (e.g. husband and wife). If two people want a joint account, both must complete the necessary application forms.

Taxes

Governments get most of their money from taxes.

The federal and provincial governments get money from income tax. Most income tax is taken from the pay cheques of people who work. At the end of the year, tax forms are sent to all residents. These forms must be completed and returned to the government. People who do not receive a tax form in the mail can pick up a form at any Post Office.

Sometimes, people must pay additional taxes after they fill out their tax forms, while at other times people are given money back because they have paid too much income tax during the year. Self-employed people and those who own businesses also have to pay income tax. They are sent income tax forms up to four times per year.

From February to April, most immigrant aid organizations and some ethnic organizations offer free clinics on income tax preparation.

You can also pay someone to help you fill out your income tax return. Look in the Yellow Pages under "Accountants" or "Tax Return Preparation."

Cities and towns collect property taxes. Every person or organization that owns a house, buildings, or land must pay property tax. Property tax bills are sent to property owners once a year. Renters do not have to pay property taxes.

Unlike other provinces in Canada, Alberta does not have a provincial sales tax on goods purchased in the province.

As of January 1, 1991, there will be a seven per cent federal sales tax in Canada called the Goods and Services Tax (GST). This tax will be added to the cost of most goods and services. Medical goods and services, groceries, rent, and other goods and services will be exempt from the tax.

Financial Problems

If you are having financial problems, call an immigrant aid agency for help. You can also call Alberta Consumer and Corporate Affairs and ask for the family financial counselling unit (Look in the Blue or White Pages under Government of Alberta, Consumer and Corporate Affairs.)

Employment



There is great value placed on employment or work in Canadian society. Men, women, and even older children have full-time or part-time jobs or own businesses where they work.

This chapter explains what people must do to find a job in Alberta.

Social Insurance Number

Before you can work in Canada, you must have a Social Insurance Number (SIN). To get a Social Insurance Number, go to a Canada Employment Centre and apply in writing. You will need two pieces of identification such as a birth certificate, passport, Alberta Health Care Insurance Card, or immigration papers. The Canada Employment Centres are listed in the Blue or White Pages of the telephone book under Government of Canada, Employment and Immigration.



Where To Look For A Job

Here are some suggestions on where to look for a job.

- Go to a Canada Employment Centre where jobs are advertised.
- Tell as many people as possible that you are looking for a job. Talk to people at Canada Employment Centres and immigrant aid organizations. Talk to friends who are working and ask them where to look. Talk to English as a Second Language (ESL) teachers, settlement workers, relatives, counsellors, neighbours, and anyone who might know where jobs can be found.
- Hospitals, hotels, government departments, and large companies have "Personnel Departments" that hire people.
- Sometimes companies leave signs on their windows which say "Help Wanted". This means that people can apply for a job there.
- The Yellow Pages of the telephone book can be used to locate telephone numbers and addresses of potential employers. The Yellow Pages list the kind of companies available. If you are looking for an electrician's job, look under electrician and either telephone or visit the companies listed.
- There are Employment Agencies listed in the Yellow Pages. These companies may

charge a fee to find jobs for people.

- Many jobs are listed in the “classified ads” in newspapers.

How To Apply For A Job

The Application Form

Most companies will want you to complete an application form. If you prefer, you can complete the application form at home. It can be useful to keep a copy of a completed application form at all times so that the information can be copied onto other application forms if necessary.

After giving the employer the completed application form, you should ask, “When will you let me know if I get an interview?” If the employer says that he/she will let you know on a certain day, and does not, you should phone or visit the employer the following day.

A Resume

Many employers like to see the resume of an applicant with an application form. A resume is a written summary of a person's personal information, education, work experience, and references. If you are looking for work, you should carry several copies of your resume whenever you are out job hunting.

People at immigrant aid organizations or friends who have experience writing a resume can teach you how to write an effective resume. You can also ask people at immigrant

aid organizations about where to get your educational, professional and trade papers translated and assessed.

The Job Interview

After an employer has received a number of applications for a position, he or she will want to speak directly with some of the applicants. Employers will usually ask questions that are related to the information on the application form. Some typical questions are:

- How long have you lived in Canada?
- What education do you have? What courses did you study?
- What job experience do you have?
- Why do you think that you would like to work here?
- When can you start working?
- Why did you leave your last job?
- What are your greatest strengths?
- What are your weaknesses?

It is extremely important that you be well prepared for a job interview. Here are some suggestions:

- Practice answering some basic interview questions before going into the interview;
- Read your resume carefully before the interview;
- Always be on time;
- Listen carefully before speaking; and,

- Don't talk too loudly, smoke or chew gum during the interview.

There are also some questions an applicant should ask an employer:

- What are the duties and responsibilities of the job?
- What are the hours of the job?
- Is there any overtime?
- What is the salary?
- What are the benefits (life, medical and dental insurance)?
- How much vacation am I entitled to?

Help In Getting A Job

Many people have problems finding a job in Alberta even if they have training and job experience from their home country. Maybe they:

- need to improve their English,
- are having difficulties getting their credentials recognized,
- do not have Canadian work experience,
- do not know how or where to look for a job, or,
- are discriminated against by employers.

There are many things to learn about completing an application form or a resume, preparing for a job interview, and keeping a

job. Newcomers can speak to a counsellor at an immigrant aid organization, Canada Employment Centre, or Career Development Centre to find out how they can get help.

Getting Paid

Most employers pay workers with a pay cheque every two weeks. You can exchange a pay cheque for cash at a bank or financial institution where you have an account.

Deductions

Employers will deduct money from your pay cheque to pay to the government or your union. It is law that these deductions be taken from your pay cheque. Here are some of the deductions:

- **Canada Pension Plan** — This deduction is taken off of every pay cheque so that you may receive a pension after you retire;

- **Unemployment Insurance** — This money is deducted so that if you lose your job, you may receive money from the government while you are unemployed;

- **Income Tax** — This money is deducted to pay the costs of federal and provincial governments;

- **Union Dues** — A union is an association of workers which protects and tries to improve working conditions and wages. If you are a union member, a certain amount of money

will be deducted from your pay cheque to support your union. To work at some places, you must be a union member;

- **Health Care** — Sometimes companies pay for part of their workers' health care insurance premiums. A company can deduct some money from your cheque to cover your portion of the health care insurance costs; and,

- **Other Deductions** — An employer cannot make any other deductions from your pay cheque without your written consent. No deduction can be made for a mistake you made at work or for a cash shortage if more than one employee has access to the cash.

Benefits

Benefits are money or privileges that you can receive in addition to a wage or salary.

Examples of benefits are:

- **Sick Leave** — Some employers will continue to pay you even if you are sick;

- **Health Insurance** — Some employers will pay for your Alberta Health Care Insurance premiums or will pay for some other types of health care insurance;

- **Dental Insurance** — Sometimes employers join dental insurance plans so that you will only have to pay part of your dental care costs; and,

- **Pension Plans** — If your employer has a pension plan, you may receive pension benefits once you retire. These plans take effect when a worker retires, usually at or

before age 65. In most occupations, you cannot be required to retire at a certain age.

Some Laws About Working In Alberta

There are certain laws that exist in Alberta that set out the obligations between employees and employers. Several government departments and agencies are involved in setting these laws and standards: Alberta Labour, Alberta Occupational Health and Safety, and the Workers' Compensation Board. Some of the laws and standards are outlined below.

Minimum Wage

An employer must pay an employee at least:

- \$4.50 an hour for workers 18 years of age or older, or,
- \$4.00 an hour for students under 18 years of age.

A student under 18 must be paid at least \$8.00 if employed less than two consecutive hours. Other employees must be paid at least \$13.50 if employed less than three consecutive hours.

Hours of Work and Overtime

In Alberta, the standard working day is 8 hours; the standard working week is 44 hours.

The hours worked each day must fall within a period of 12 consecutive hours.

If you work more than the standard hours, you must be paid for those extra hours at a rate of 1.5 times your regular hourly wage. For example, if you earn \$5.00 an hour, you must be paid \$7.50 an hour for the overtime hours worked.

Some employees prefer time off with pay instead of overtime pay for working extra hours. In this case, there must be a written agreement between the employee and the employer.

Time Off

An employer must give workers at least one day of rest each week. An employer must give at least eight hours off work between shifts (a shift is the period of time that a worker normally works — usually eight hours).

An employee must receive a rest period of at least one half hour during each shift which lasts longer than five consecutive hours.

Vacations

Employees are entitled to two weeks of paid vacation after working one year with the same employer. After five years with the same employer, employees are entitled to three weeks of paid vacation.

Employees who leave a job after working less

than a year are entitled to receive four per cent of total wages earned as vacation pay.

General Holidays

In Alberta, the following days are general holidays: New Year's Day, Alberta Family Day, Good Friday, Victoria Day, Canada Day, Labour Day, Thanksgiving Day, Remembrance Day, and Christmas Day.

Employees who have worked at least 30 days in the 12 months before a general holiday are entitled to time off with pay if the holiday falls on a regular work day.

If a general holiday falls on a **regular work day**, employees who work must receive either:

- a regular day's pay plus 1.5 times their regular hourly rate for every hour worked; or,
- their regular pay for the day plus another regular working day off with pay.

If a general holiday falls on a **normal day off**, employees who work must be paid 1.5 times their regular hourly rate for each hour worked.

Giving Notice

If you are planning to quit your job, you must give your employer written notice (tell your employer when you are going to leave). After three months work you must give one week of notice, after two years it is two weeks.

Employers who want to dismiss an employee

must also give the employee written notice in advance of at least:

- One week if employed more than three months but less than two years,
- two weeks if employed two years but less than four years, or,
- between four and eight weeks if employed at least four years.

Instead of notice, an employer may give employees wages equal to what they would have earned during the notice period. A combination of notice and money is also permitted.

Maternity and Adoption Leave

A pregnant employee is entitled to 18 weeks of unpaid maternity leave if she has worked for the same employer for at least one year.

Male and female employees who adopt a child under three years of age are entitled to eight weeks of unpaid adoption leave. The employee must have worked for the same employer for at least one year.

Employment of Youth

Children under 12 years of age may not be employed.

If certain conditions are met, children over 12 but under 15 years of age may be hired between 6 a.m. and 9 p.m. to:

- make deliveries for retail stores,
- deliver newspapers or flyers, or,
- be a clerk in an office or retail store.

Young persons over 15 but under 18 years of age may be employed in any occupation between 6 a.m. and 9 p.m. They may also be

KEEP THIS STATEMENT OF YOUR EARNINGS AND DEDUCTIONS	HOURS WORKED						EARNINGS				TOTAL EARNINGS	
	WEEK ENDING			REGULAR TIME	OVERTIME		REGULAR RATE	TOTAL WAGES	OTHER			
	DAY	MONTH	YEAR		1½X	2X						
DEDUCTIONS												
GOV'T PENSION PLAN	PENSION PLAN	* UNEMP. INSURANCE	INCOME TAX		MEDICARE	GROUP INSURANCE	UNION DUES	OTHERS		TOTAL DEDUCTIONS		
			FEDERAL	PROVINCIAL								
EMPLOYEE					EMPLOYER					* INSURABLE EARNINGS	CHEQUE NO.	AMOUNT PAID
NAME _____												

employed between 9 p.m. and midnight in any store, motel, hotel, or similar business provided that someone else is there who is at least 18 years of age. Young persons may be employed between midnight and 6 a.m. in non-retail businesses if certain conditions are met.

Statement of Earnings and Deductions

An employer must give all workers a statement of earnings and deductions with every pay cheque. This statement will include:

- the period of time covered by the statement;
- the rate of pay;
- regular and overtime hours worked;
- the full amount of earnings, including bonuses and holiday pay; and,
- all deductions for taxes, pension, health care, and unemployment benefits.

Farm Workers and Domestic

Farm workers are entitled to their agreed wages, notice of termination of employment, and maternity and adoption leave.

Domestics are entitled to their agreed wages, paid vacation, notice of termination of employment, maternity and adoption leave, and a day of rest each week.

Operating a Business or Self-Employed

If you are operating a business or are self-employed, you are not an employee and are not protected by the employment laws outlined above. If you are on an employment contract and are uncertain whether you are considered an employee or self-employed, contact Alberta Labour for more information. Look in the Blue or White Pages under Government of Alberta, Labour.

What to do if Employment Standards are not being met

If you think that your employer is not meeting employment standards outlined above, you can contact the Alberta Department of Labour for information and assistance. Look in the Blue or White pages of your telephone book under Government of Alberta, Labour — Employment Standards Branch.

Hazards at Work

There are laws in Alberta that protect employees from hazardous or dangerous working conditions. If you believe something at your worksite is hazardous to you or other workers, you should first try to settle the problem with your employer or supervisor. If that doesn't work, contact Occupational Health and Safety and ask them to investigate. Look in the Blue or White Pages under Government of Alberta, Occupational Health & Safety.

Accidents at Work

If you have an accident as a result of your job, you may be eligible for benefits through Alberta's Workers' Compensation Board. If an accident at work has caused you to miss work, contact the Workers' Compensation Board for information on how to make a claim. Look in the Blue or White Pages under Government of Alberta, Workers' Compensation Board.

Record of Employment

If you leave a full-time job for any reason, your employer must give you a document called a Record of Employment. A Record of Employment shows:

- how much money was earned during the last 20 weeks, and,
- why the person no longer works for that employer.

The employer **must** give you this record within five calendar days after you leave the job. You need a Record of Employment if you want to apply for unemployment insurance.

Unemployment Insurance

Unemployment Insurance is money which may be paid by the government to someone who no longer has a job. Unemployed workers apply for Unemployment Insurance at a local Canada Employment Centre. For the

address of your nearest Canada Employment Centre, look in the Blue or White Pages under Government of Canada, Employment and Immigration. If you need help filling out your application for Unemployment Insurance, go to an immigrant aid organization.

Unemployed workers who are able to work and are trying to find a job can receive Unemployment Insurance if they:

- have worked more than the required number of weeks during the past 52 weeks in Canada, and,
- have had money deducted from their pay cheque for the Unemployment Insurance Plan (U.I.C.).

Day-Care and Education



Day-Care and After-School Care

Day-care centres care for children under age six who are not in school while parents are away from home. For example, if a parent is working or at school, that parent can leave the child at a day-care centre or day-home.

Day-care centres also provide after-school care for children ages six to 12 who are attending school. These centres will care for children before and after school, during lunch periods, and over school holidays. The law says children under 12 years old must be cared for by an adult or older child.

Day-care centres and day homes can be in private homes, schools, community centres, or churches. They are usually open Monday through Friday. They open early in the morning and usually stay open until 6:00 or 7:00 p.m. Day-care centres provide learning activities and games for children. Some centres also provide meals.

Some day-care centres cost more money than others. Sometimes the government will help parents pay for day-care.

For information on day-care centres and financial assistance, contact an immigrant aid organization, or look in the Yellow Pages under Day Nurseries, or contact Alberta Family and Social Services (under Government of Alberta, Family and Social Services in the Blue or White Pages).

Early Childhood Services (ECS)

When children are four or five years old, they can attend half-day classes to learn colours, counting, and the alphabet. To find information about Early Childhood Services, look in the Blue or White Pages under Government of Alberta, Education.

Primary and Secondary Schools

By law all children ages six to 16 must attend school. Most children go to either a Catholic (Separate) or Public school. These schools are financed through property taxes and revenues from the provincial government.

Private schools, which are operated by other organizations, charge tuition fees. Children's school books and supplies are also paid for by parents.

The school year in Alberta starts in early September and ends in late June. The school day starts between 8 and 9 a.m. and ends between 3 and 4 p.m. Monday to Friday.

Normally, children will attend schools located near to where they live. However, in most parts of the province, parents can choose which school their children will attend. Parents

should check with the school board to ensure they can register their child at a certain school.

If you wish to enrol your child at a school, go to that school with proper identification (e.g. passport, birth certificate, permanent resident status), school documents from your home country, and an interpreter if necessary.

All elementary, junior high, and high school principals will place the student in the appropriate grade. To help the principal determine which grade your child should be in, bring along any papers about the child's previous education (i.e. course outlines, tests, test results, etc.).

Elementary Schools

Children start Grade One of elementary school at age five or six. Elementary school usually ends after Grade Six. Some elementary schools have English as a Second Language (ESL) classes to help immigrant children learn English.

The school will send report cards to parents at least twice a year to show how well the child is learning. Parents are encouraged to meet teachers at least once a year to discuss their child's progress.

Junior High School

Junior high school starts at Grade Seven and

ends after Grade Nine. Most students in junior high school are between the ages of 11 and 15.

Senior High School

Senior high school students are usually between the ages of 15 and 18. Senior high school starts at Grade 10 and ends after Grade 12.

A variety of subjects or courses are taught including mathematics, English, sciences (biology, chemistry, physics), and history.

After completing the required Grade 12 subjects, students must pass a series of examinations to receive a High School Diploma. There are two types of examinations — "General" and "Advanced".

Successful completion of the "Advanced" examinations is required by most universities and colleges. Students should plan ahead by finding out the entrance requirements of the faculty or program they wish to enter and select their high school courses accordingly.

If a student is unable to pass the courses required for a diploma, he or she can enter an "Integrated Occupational Program" and graduate with a "Certificate of Achievement". The program emphasizes attitudes and skills needed for work. Students can enter this program with the approval of both their parents and the school principal.

Mature Students and Adult High School Diplomas

Adults over 18 sometimes wish to complete requirements for a High School Diploma. To find out how to enrol in these special programs, contact Alberta Education. Look in the Blue or White Pages under Government Alberta, Education.

French Language Schools And Education

Students with French as a first language can enrol in French language schools and programs provided there are a sufficient number of students in the area to warrant French language schools and programs. For more information contact Alberta Education. Look in the Blue or White Pages under Government of Alberta, Education.

Universities And Colleges

There are four universities in Alberta. These are The University of Alberta (in Edmonton), The University of Calgary, The University of Lethbridge, and Athabasca University (located in Athabasca and Edmonton).

The University of Athabasca offers residents of Alberta courses through correspondence. Studying through correspondence means that

the student studies at home and receives lessons in written form or on cassette recording tapes through the mail.

There are several public and private colleges in Alberta. Colleges offer courses in general education and work-related training. Some colleges have degree granting status.

For more information on colleges or universities, contact Advanced Education, Government of Alberta or visit the institution. Libraries and Career Development Centres also have information on universities and colleges.

Technical And Vocational Schools

Technical schools offer training in areas such as business, industrial and apprenticeship training. Most courses taught at technical schools are related to trades and other technical jobs. Students must have at least a Grade 10 education to enter some of these programs.

There are two institutes of technology in Alberta:

- N.A.I.T. — Northern Alberta Institute of Technology (Edmonton), which includes the Westerra Campus in Stony Plain;
- S.A.I.T. — Southern Alberta Institute of Technology (Calgary).

There are four vocational centres in Alberta: Edmonton, Calgary, Lac La Biche and Lesser Slave Lake. These vocational centres offer short and intensive upgrading and training courses.

Apprenticeship Training

Apprenticeship training is a combination of classroom instruction and on-the-job training in a trade. There are over 50 trades which offer apprenticeship training, including cooks, bakers, electricians, plumbers, mechanics, and machinists.

Most trades require at least a Grade Nine education. To find out more information, look in the Blue or White Pages under Government of Alberta, Career Development and Employment — Apprenticeship Services.

English As A Second Language

Many schools and agencies offer courses in English as a Second Language (ESL). Classes are offered on a full-time (five hours a day) or part-time basis. You may have to pay to take certain ESL courses, but you may qualify for government-sponsored ESL courses.

If you are interested in taking an ESL course, the Vocational and Language Assessment

and Referral Centres in Calgary and Edmonton have up-to-date information about ESL classes. They can also provide educational and career counselling in your first language.

Trained counsellors will assess your education, experience and interests and refer you to an appropriate ESL course or other education program.

This service is **free** and confidential.

In Calgary:

Calgary Immigrant Aid Society
Immigrant Vocational & Language Referral Centre

825 - 8 Avenue, S.W.

Calgary, Alberta

T2P 2T3

Phone: 262-2656

In Edmonton:

Catholic Social Services

Language and Vocational Assessment Centre

2nd Floor, 10420 - 107 Avenue

Edmonton, Alberta

T5H 0W1

Phone: 424-3545

Those living outside of Edmonton and Calgary should contact a local Canada Employment Centre or Alberta Career Development Centre.

Driving Motor Vehicles



Types Of Driver Licences

Anyone who drives a motor vehicle on a public road in Alberta must have a driver's licence. There are seven different classes of driver licences:

Class 7 (Learner's licence)

This licence is for people who want to learn how to drive. A learner must be at least 14 years old and can drive only when another person is in the vehicle. That person must be at least 18 years old and must have a valid driver's licence.

To get a class 7 licence, you must pass a written knowledge test. This tests your knowledge of driving safety and driving laws in Alberta. Before you take this test, you should study the information found in the "Driver's Handbook". This handbook is available free of charge at any Motor Vehicles office.

You must also pass a vision test to make sure your sight is good enough for driving. If you wear glasses, bring them to the test.

Class 5 (Operator's licence for driving cars and small trucks)

This is the most common licence. Minimum age is 16. You must have a Class 7 (Learner's) licence before you can apply for a Class 5 licence.

You must pass a road test in order to get a Class 5 licence. During the road test, you will be tested by an official Driver Examiner to see how well you drive and follow traffic laws.

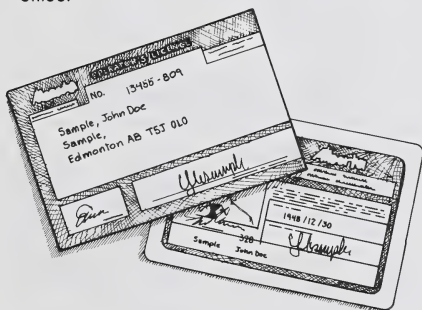
Class 6 (Motorcycle licence)

You must be at least 16 years old to get a motorcycle licence. You must also have a Class 5 or 7 licence.

To get a Class 6 licence, you must pass a written and a driving test.

Other Driver Licences (Classes 1 to 4)

These licences are required if you want to drive taxis, ambulances, passenger buses or large trucks. You must be at least 18 years old to get a licence in one or more of these classes.



Applying For A Driver's Licence

You can pick up application forms for a driver's licence at any "Motor Vehicles Division". Look in the Blue or White Pages under Government of Alberta, Solicitor General and then find "Motor Vehicles Division".

When you apply for a driver's licence, you must show proof of your identity. Anyone under the age of 18 must have the application signed by a parent or guardian.

If you are 69 years of age or older, you must submit a medical report before you get a licence. By law, anyone who has a disease or disability that could affect their driving must report the problem.

Driving Schools

Driving schools can help you learn to drive. Some driving schools offer lessons in different languages. Look in the Yellow Pages under "Driving Instruction" to find a list of driving schools in your area.

give you a "pink card". This pink card must be carried by the driver at all times. You can also buy optional insurance (collision and comprehensive) to cover your vehicle.

You can buy insurance from insurance agents or some insurance companies. Look in the Yellow Pages under "Insurance Agents". Some insurance companies charge more for car insurance than others, so you should get estimates from several companies before choosing one. Some insurance companies give discounts to people who have taken a driver training course from a driving school.

ANY INSURANCE CO. EDMONTON, ALBERTA	
NAME AND ADDRESS OF INSURANCE COMPANY / NOM ET ADRESSE DE LA COMPAGNIE D'ASSURANCE	
NAME AND ADDRESS OF INSURED / NOM ET ADRESSE DE L'ASSURÉ	
JOHN DOE 1234-839 ST. EDMONTON, ALBERTA T5K 2H2	
INSURED VEHICLE - YEAR, MAKE, SERIAL NO. / VÉHICULE ASSURÉ - ANNÉE, MARQUE, SÉRIE	
90 FORD JS000000000000000000	
EFFECTIVE DATE / DATE D'ENTRÉE EN VIGUEUR	DATE OF EXPIRY / DATE D'EXPIRATION
01 09 1990	01 09 1991
POLICY NUMBER / POLICE NUMÉRO	AGENT
0000000	ANY AGENT LTD.
MOTOR VEHICLE LIABILITY INSURANCE CARD CANADA INTER-PROVINCE CERTIFICAT D'ASSURANCE - AUTOMOBILE RESPONSABILITÉ	

Buying Car Insurance

By law, if you own a vehicle you must have insurance that covers bodily injury, death, and property damage. When you buy insurance from an insurance company, the company will

Registering A Vehicle

It is law that all cars must be registered with the Motor Vehicles Division. Anyone who owns a car must provide information about the car and register it with this division.

To register your car, go to a Motor Vehicles Licence Issuing Office and show the clerk your “pink card” from your insurance company and a bill of sale (a piece of paper given to you by the person you bought the vehicle from stating the price, type of vehicle, and from who the vehicle was purchased).

After your application form is completed and you have paid the registration fee, you will be given a registration card and licence plates.

To find the address of a Licence Issuing Office, look in the Blue or White Pages under Government of Alberta, Solicitor General, Motor Vehicles Division.

You should keep your registration card and pink insurance card in your car. A policeman can give anyone driving your car a fine if they drive without the car insurance, registration, and licence plates.



Traffic Tickets

If you are caught driving faster than the speed limit, going through a red light, failing to stop at a stop sign or breaking other traffic laws, you will receive a traffic ticket from the police.

You have the option of admitting you broke the law by paying the fine designated on the ticket or you may go to court if you think you did not break the law. If you are found guilty in court, you will have to pay the fine. In both cases, you will also receive between 2 and 7 demerit points against your licence. These demerit points will remain on your licence file for two years.

If you accumulate 15 or more demerit points, your driver's licence will be suspended for one month. During this month you won't be allowed to drive. Before you can drive again, you will have to comply with special conditions and pay a fine.

Drinking And Driving Laws

In the interest of public safety there are strict laws related to drinking alcohol and driving a motor vehicle.

It is against the law:

- to drive a vehicle if your ability to drive is impaired by alcohol or drugs;
- to refuse to give a proper sample of your breath if requested by a police officer at a roadside or at the police station;

- to have a level of alcohol in your blood of more than .08% while driving a vehicle; and,
- to have any open bottles of alcohol in a vehicle.

If you break these laws, you can face one or more of these punishments:

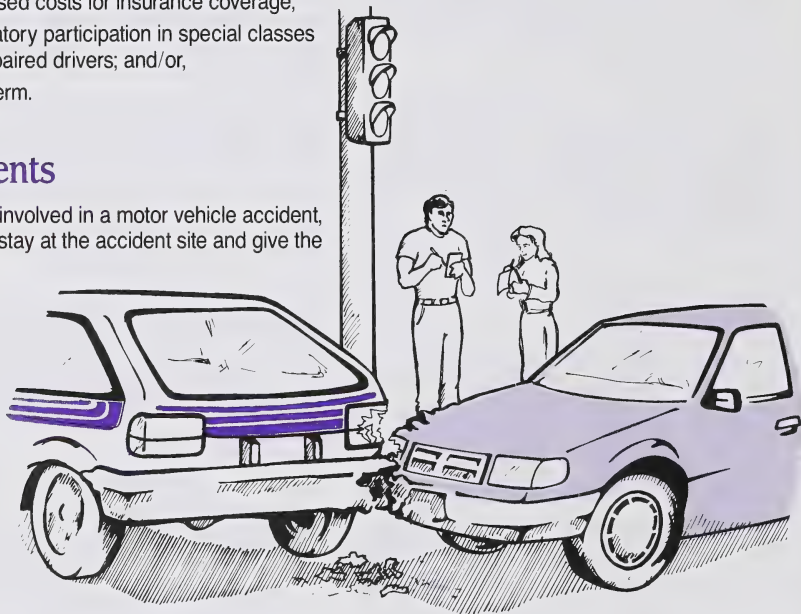
- temporary or permanent loss of your driver's licence;
- large fine;
- increased costs for insurance coverage;
- mandatory participation in special classes for impaired drivers; and/or,
- a jail term.

other driver your name, address, driver licence number, registration, and insurance (pink card). You should get the same information from the other driver and write it down.

If you think the damage is more than \$500 (\$1,000 as of January 1, 1991), you must notify the police. You can also contact your insurance company for more information.

Accidents

If you are involved in a motor vehicle accident, you must stay at the accident site and give the



If anyone is injured and requires medical attention, call an ambulance and the police immediately.

Seat Belts

By law, all drivers and passengers in motor vehicles in Alberta must fasten their seat belts. Children under five years or who weigh less than 18 kg must travel with seat belts fastened in a properly installed, government-approved car seat.



Buying A Car

New Cars

New cars can be purchased only from a car dealer. It is best to compare prices at several dealers before buying. It is also important to take a friend along who knows something about cars to help shop for a new vehicle. If possible, you should try to find out about the reputation of the dealership. Prices vary and some bargaining is expected.

New cars come with a warranty. A warranty is a document which says that certain parts of the car can be repaired or replaced without cost to the owner. A warranty usually covers a period of one year or more.

Buying a Used Car from a Dealer

If you want to buy a used car from a dealer, you should first try to find out about the reputation of the dealer. Prices vary widely and bargaining is expected.

Most used cars do not have a warranty. However, you can ask the car dealer if there is a written warranty.

Buying a Used Car from Another Person

When buying a used car from a person who does not work at a car dealership, you should always make sure that the car does not have

a lien on it. When the car has a lien on it, the car has not been paid for in full by the seller.

To find out if the car has a lien on it, you should go to the Vehicle Registry office. For more information look in the Blue or White Pages under Government of Alberta, Attorney General and then find the telephone number of Vehicle Registry. In some smaller cities, you can ask for a lien search at the courthouse. Take with you the car's year, make (type of car) and serial number. There is a small fee for a lien search.

Shopping Tips for Used Car Buyers

- Talk to someone who has had experience buying used cars.

- Look for rust or damage to the car.
- Test drive the car with a person who knows a lot about cars.
- Check the car to see how many miles or kilometres have been driven.
- If a dealer makes promises about the car make sure the promises are written down on the warranty.
- You should never give the dealer or person selling the car any money until you are certain about buying the car.
- Have the car checked by a mechanic. This will cost between \$50 and \$100.



Carefully examine a used car and take it for a test drive before you agree to buy it.

Human Rights, Citizenship and Government



Rights And Freedoms

The basic human rights and freedoms for the people of Canada are guaranteed in the Canadian Charter of Rights and Freedoms. First among these are:

Fundamental Freedoms

These include the freedoms of speech, thought, and religion; the freedom of newspapers to write about anything; and the freedom of people to gather and discuss anything they wish.

Equality Rights

These rights are to ensure people have equal protection and benefit of the law. In particular, they protect people from discrimination based on race, country of origin, religion, colour, sex, age, and mental or physical disability. This also means that a person who does not speak and/or understand English has a legal right to have an interpreter.

Legal Rights

These include the right to be presumed innocent of a crime until proven guilty in court; the right to contact a lawyer if a person is arrested by the police; the right of a person to be given a fair trial at court; and the right to be protected against the police entering a person's home without legal justification.

Mobility Rights

Mobility rights include the right to travel, live and look for work anywhere in Canada.

Prohibited Grounds Of Discrimination

The Canadian Human Rights Act and the Alberta Individual's Rights Protection Act prohibit discrimination by anyone offering goods, accommodation, or employment to the general public. The prohibited grounds of discrimination include race, religion, color, sex, age, ancestry, place of origin, marital status, and physical and mental disability.

Human Rights Commissions

Both the Alberta and the Canadian governments have Human Rights Commissions which investigate charges of discrimination.

While most Albertans are friendly and respectful of newcomers, there are some who treat those from other countries with disrespect. Human Rights Commissions can help when racial discrimination prevents a person from:

- finding and keeping a job;

- renting an apartment; or,
- receiving fair treatment from police, hospitals, employers, restaurants, hotels, etc.

Here are two examples where the Alberta Human Rights Commission helped someone who was the victim of racial discrimination.

- A black worker was employed by a factory for more than one year but was still classified as a “temporary worker” by management. This meant he could possibly lose his job with very little warning. There were white workers who were employed by the company for shorter periods of time but were given permanent or long term jobs.

The man complained to the Alberta Human Rights Commission claiming that he was being treated unfairly because of his colour.

The Alberta Human Rights Commission investigated the matter and found that he was right. The company agreed to pay the man over \$5,000 dollars, or the difference in wages. He was also made a “permanent” worker like the others.

- A Vietnamese man tried to rent an apartment but was told that the landlord did not rent apartments to Vietnamese people.

The Vietnamese man filed a complaint with the Alberta Human Rights

Commission. The Commission investigated and found that the landlord was discriminating. The landlord agreed not to discriminate against anyone else again and the Vietnamese man was offered an apartment.

Making a Complaint

If you feel that you are being treated unfairly because of your race, religious beliefs, color, gender, physical or mental disability, age, or nationality, you should make a complaint to either the Alberta Human Rights Commission or the Canadian Human Rights Commission. You should do this as soon as possible after the incident and definitely before six months have passed.

The complaint should be made with an interpreter if necessary. Immigrant aid organizations will help with interpreting and translation.

If the Commission completes an investigation and finds that discrimination has taken place, it will try to get both sides in the dispute to agree on a settlement. A settlement can range from a letter of apology to money paid for lost wages.

If no settlement is reached, the Commission makes a decision, which can be appealed in court.

Contact:

Alberta Human Rights Commission

Kensington Place, 8th Floor
10011 - 109 Street
Edmonton, Alberta
T5J 3S8
Telephone: (403) 427-7661

Alberta Human Rights Commission

Dorchester Square
#102, 1333 - 8th Street, S.W.
Calgary, Alberta
T2R 1M6
Telephone: (403) 297-6571

Canadian Human Rights Commission

Liberty Building
#406 - 10506 Jasper Avenue
Edmonton, Alberta
T5J 2W9
Telephone: (403) 495-4040

Becoming A Canadian Citizen

Many immigrants apply to become Canadian citizens after living in Canada for three years or more. Immigrants who become Canadian citizens have the same rights as citizens who were born in Canada. They can vote in elections, they can carry a Canadian passport, and they cannot be deported. Canada also allows “dual citizenship”.

To become a Canadian citizen, persons 18 years of age or older must:

- be a permanent resident;
- have lived in Canada for at least three of the last four years;
- know basic English or French;
- know something about Canada's history, geography, government, and laws;
- not have been convicted of a crime within the last three years; and,
- take the Oath of Citizenship.

Children less than 18 years old can become Canadian citizens after or at the same time as their father or mother, provided that they are landed immigrants. Parents must apply for citizenship for their children.

Children born outside of Canada whose mother or father are Canadians at the time of birth are also Canadian citizens.

Applying for Canadian Citizenship

Anyone wishing to become a Canadian citizen must apply to a Citizenship Court.

Court of Canadian Citizenship
#225 - 9700 Jasper Avenue
Edmonton, Alberta
T5J 4C3
Telephone: 495-3355

or

Court of Canadian Citizenship
Room 254, 220 - 4 Avenue, S.E.
Calgary, Alberta
T2P 3C1
Telephone: (403) 292-5539

Visitors To Canada

People who are visiting Canada should have a valid passport or travel document and one of the following:

- a “visitor’s record” to allow visiting rights in Canada or a stamp in their passport to authorize the visit;
- a “student authorization” to allow a visitor to study in Canada;
- an “employment authorization” to allow a visitor to work in Canada.

Applications for travel documents can be obtained at a Canadian Embassy, High Commission or Consulate outside Canada. People who are visiting, studying or working in Canada and wish to apply for Permanent Residency usually do so after returning to their own country. If this is impossible, people can discuss their circumstances at a Canada Immigration Centre.

Normally, visitors are allowed to stay in Canada for a maximum of six months. However, visitors should check their passport or immigration documents to ascertain how long they can remain in Canada. “Employment Authorizations” allow a person

to work up to 12 months and “student authorizations” permit students to study in Canada for the duration of their education program. Those who wish to extend their length of time in Canada must apply for an extension at a Canada Immigration Centre.

Rights of Permanent Residents

All legal immigrants in Canada are permanent residents. They have most of the rights of Canadian citizens but cannot vote in federal or provincial elections. Permanent residents who are not Canadian citizens can be deported if they commit a serious crime.

Leaving Canada

If you are a permanent resident and wish to leave Canada and return, you must be able to prove your permanent resident status. This is normally done by showing your immigrant visa (record of landing). For further information, telephone 1-800-232-9475 and ask for “Reference Canada”.

Leaving Canada for a Long Time

Permanent residents who leave Canada for more than a total of 183 days out of a 12 month period can lose their permanent resident status. If you are planning to leave for this length of time or longer, you can apply for a “returning resident permit” at a Canada Immigration Centre or Canadian Embassy, High Commission or Consulate abroad.

Deportation

There are few reasons why a person who is a permanent resident can get deported from Canada. Some of those reasons may be:

- A person is convicted of certain criminal offences committed before coming to Canada as a permanent resident.
- Certain promises made to the government are not kept, e.g. if someone didn't marry the person that he/she promised to marry.
- A person took part in an attempt to overthrow the government by force.
- A person was found guilty of a crime in Canada that resulted in a prison sentence of six months or more.
- A person lied or was found to have used false documents to gain admission to Canada.
- A person is not willing to support himself/herself or dependents while in Canada.

Any person has the right to appeal a decision which can result in deportation. If this happens, immigrants are urged to:

- Get information about immigration laws directly from a Canada Immigration Office. The Immigration Office will also recommend where relevant legal assistance can be obtained.
- Find a lawyer who specializes in immigration law.

Sponsorship

Any permanent resident or Canadian citizen who is 18 years of age or over can apply at a Canada Immigration Centre to sponsor a relative to come to live in Canada. Sponsors usually have to promise financial support for five or even ten years, but it could be for less. The length of time depends on how much help the relatives need to settle in Canada. There is also an application fee of \$250 per family being sponsored.

To sponsor a spouse or a single child under age 21 (not both) an applicant does not have to show proof of adequate income.

For more information, contact:

Canada Immigration Centre

10032 - 103 Street
Edmonton, Alberta
T5J 4K6
Telephone: 495-2199

Canada Immigration Centre

220 - 4 Avenue, S.E.
Room 170
Calgary, Alberta
T2P 3C3
Telephone: 292-5724

If you are being sponsored by an individual or a group and there is a problem with continuing the sponsorship, contact a Canada Immigration Centre. A husband or wife who is

sponsored by his/her spouse cannot be deported because a marriage breaks down.

Government

In Canada, there are three levels of government. All governments are elected by the citizens of Canada.

Municipal Government

The government of a city, town, or village is called a municipal government. Municipal governments are in charge of the affairs of the city or town. For example, they are responsible for the fire department, buses, streets, libraries, and sewage systems. The municipal government telephone numbers can be found in the Blue or White Pages under "City of (name)", "Town of (name)", or "Village of (name)".



Flag of Alberta

Provincial Government (Government of Alberta)

Canada is divided into 10 provinces and two territories. Each province has its own government. Provincial governments have many responsibilities including hospitals, education, social services, and vehicle licensing. Provincial governments also make laws regulating municipal governments.

For the names and telephone numbers of Alberta government departments, look in the Blue or White Pages under "Government of Alberta".

Federal Government (Government of Canada)

The federal government governs matters which affect all Canadians, such as postal delivery, banking, unemployment insurance, international relations, and national defence.



Flag of Canada

The names and telephone numbers of federal government departments can be found in the Blue or White Pages of the telephone book under "Government of Canada".

Elections

There are elections at all three levels of government. To vote you must be a Canadian citizen and at least 18 years of age. Voting is done by secret ballot.

Elected representatives at the federal level are called Members of Parliament (MPs). At the provincial level in Alberta, they are called Members of the Legislative Assembly (MLAs). At the municipal level, they are called aldermen or councillors.



The Legal System



Types Of Laws

Criminal Laws

These are laws which protect the individual. They include laws about theft (including shoplifting), fraud, possession of narcotic drugs (including marijuana), assault, and murder. For example, if a husband beats his wife, he is breaking a criminal law. He can be taken to court by the police and the court will decide his punishment. The court can decide to send the man to jail.

The government pays the cost of prosecuting criminal charges in court. This includes the cost of an interpreter if one is needed.

Civil Laws

Civil laws are made to settle private arguments or disputes between individuals.

Example #1 — If people disagree on who owns certain property, they can go to civil court to solve the problem. The court uses property laws to determine who is right.

Example #2 — If a tenant and a landlord disagree over a damage deposit, there are civil laws which will determine who is right.

Civil court costs are paid by individuals. If an interpreter is needed, the individual involved must pay the cost.

The Court System

The court system has been established to enforce the laws laid down by government. The laws of Canada and Alberta have been written to protect an individual's personal rights and freedoms, as well as protect society at large.

Criminal laws are enforced by the courts with the help of the police. Civil laws are enforced through the authority of the courts.

The Police

Police in Canada serve to protect society, assist those in need and help ensure people are treated according to law. Police are generally respected and liked by the people of Canada. Parents teach their children not to be afraid of the police.

Police are available 24 hours a day. In Calgary and Edmonton the police can be contacted by phoning 911 (**in emergency situations only**). In other areas they can be contacted by dialing "O" and asking the operator for "Zenith 50000". Other phone numbers for the police can be found in the telephone book.

You can keep the phone number for the police near your telephone in case of an emergency.

Going To Court

Civil Matters

For civil matters, people go to court to settle problems with other people, businesses or organizations. Normally, this is done through a lawyer.

Criminal Matters

In criminal matters, people go to court because they have been accused of a crime, witnessed a crime, or been a victim of crime. They are given a document saying when and where they must appear in court. If they fail to appear in court, they are breaking the law.

Arrests

Sometimes people appear in court because they have been arrested by the police. Before police officers can arrest, they must:

- identify themselves,
- tell the person that he/she is under arrest, and,
- tell the person the reason for the arrest.

If the police officer does these things, by law the person must go with the officer.

It is a serious offence to assault a police officer. It is also a serious crime to offer a bribe to a police officer in Canada.

A police officer, after advising the person that he/she is under arrest and advising the person of his/her rights, will usually take the

arrested person to the police station. That person has the right to make a telephone call and contact a lawyer. The lawyer will tell the person his/her rights and whether to talk to the police.

The person does not have to answer police questions or say anything about the crime he/she has been charged with. The police have the right to take pictures and fingerprints. They also have the right to test that person to find out if alcohol has been consumed. Sometimes the police search suspects at the police station.

If you think you have been treated unfairly or badly by the police, you can contact the Police Chief or the Police Commission.

Finding A Lawyer

Most people going to court hire a lawyer to help them. Lawyers are listed in the Yellow Pages under "Lawyers".

Lawyers can be expensive, but anyone who cannot afford to pay for a lawyer can contact one or more of the following places:

- Legal Aid — Legal Aid is an organization that helps to pay for the cost of lawyers for people who have low incomes. (Look in the White Pages for Legal Aid Society of Alberta.)
- Immigrant aid organizations.

- **Lawyer Referral** — This organization helps find lawyers for people (Look under Lawyer Referral in the White Pages).
- **Student Legal Services** — Law students at the University of Alberta in Edmonton and the University of Calgary provide free legal advice or representation on less complex legal matters. (Look in the White Pages under University of Alberta or University of Calgary, Student Legal Services).

Trials

Criminal Trials

Any person charged with a crime has the right to a fair trial by judge or judge and jury.

In a trial, the person who has been charged with the crime is called the accused.

There are usually two lawyers at a criminal trial. One represents the Crown (the state). The lawyer for the Crown presents the evidence gathered by the police in relation to the charge. The other lawyer represents the accused. This lawyer is called the defence counsel.

The defence counsel will give evidence to show that the accused is not guilty. If the person did commit the crime, the defence will give evidence to explain why the accused committed the crime.

Both the Crown and the defence may ask witnesses to answer questions in court.

It is against the law to lie in court. Witnesses and accused persons must take an oath before they speak in court.

After hearing all the evidence, the judge or a jury of 12 people will decide if the person is guilty.

If the judge or jury decides that the person is innocent, then the person is set free. If the person is declared guilty, then the judge decides what sentence to give the person. The guilty person can be given a fine and/or time in jail.

If the person is declared guilty, the person has the right to appeal the decision of the judge or jury.



Family Problems



Violence In The Family

Most families making a new life in Alberta are able to meet the challenge of settling in a new country.

But for a few families, coming to terms with a new way of life is more than they can handle. The strain of dealing with the new surroundings can sometimes appear as serious problems within a family. Unchecked, these problems can threaten a marriage or result in violence between family members.

Violence in the family can appear in different forms, none of which need be tolerated. It is a crime in Canada to use violence against anyone.

Child Abuse

Families have the right to make most of the decisions as to how they will raise their children. There are, however, laws to protect children. Under the Child Welfare Act, children are protected from neglect, physical abuse, sexual abuse, and emotional injury. Leaving a child, under 12 years of age, alone in a house is an example of neglect in Canada.

Child welfare workers try to keep families together. However, if child protection laws are broken, children can be taken away permanently, or until conditions change. To talk to a child welfare worker, contact Alberta Family and Social Services. Look in the Blue

or White Pages of the telephone book under Government of Alberta, Family and Social Services.

**CHILD ABUSE HOTLINE
(24 hours): Call Operator "0"
and ask for ZENITH 1234**

Where to Report Child Abuse

If you believe that a child is being abused, you can call the Child Abuse Hotline. Dial "0" and ask for Zenith 1234. This number can be phoned any time of day or night, free of charge. Anyone who reports a child abuse problem will have his/her name kept confidential at all times.

Husband or Wife Abuse

Husband or wife abuse is against the law in Canada. Abuse can take many forms including the following:

- physical abuse (beating, slapping, punching, locking the spouse out of one's home),
- emotional abuse (constant criticism, threats to hurt or kill children, denying the spouse the opportunity to have friends, threats to send the spouse back to his/her home country, destruction of possessions),

- sexual abuse (forced, unwanted sex) or,
- economic abuse (allowing the partner no money or no opportunity to improve his/her earning capacity).

Elder Abuse

Abuse of older people can take many forms including verbal abuse, emotional abuse, physical abuse, financial abuse, leaving the older person alone without adequate care, and neglect.

Community health nurses in local health units can be asked for help.

Women's Emergency Shelters

Women's emergency shelters provide safe emergency care for abused women and their children for up to 21 days. Food, shelter, essential transportation, clothing, medical and dental assistance, crisis counselling, housing assistance, child care, and information are offered free in a safe confidential environment.

Calgary

Calgary Women's Emergency Shelter
Telephone 245-5901

Sheriff King Home
Telephone 266-0707

Fort McMurray

Unity House
Telephone 743-1190

Grande Prairie

Odyssey House
Telephone 532-2672

Lloydminster

Interval Home
Telephone 875-0966

Red Deer

Central Alberta Women's Emergency
Telephone 346-5643

Yellowhead Emergency Shelter

Telephone 865-5133
Zenith 22293

Camrose

Women's Shelter
Telephone 672-1035

Edmonton

Win House I and II
Telephone 479-0058

Grande Centre

Dr. Margaret Savage
Women's Crisis Centre
Telephone 594-5095

Lethbridge

Harbour House
Telephone 320-1881

Medicine Hat

Women's Shelter
Telephone 529-1091

Sherwood Park

A Safe Place

Telephone 464-7233

(464-SAFE)

Grande Cache

Transitional House Society

Telephone 827-5055

Marriage Break-Up And Relationship Problems

Separation

If serious problems develop between a couple, sometimes they will not want to live together any more. Counselling can help a couple remain together by improving their relationship or, if necessary, to end the relationship as peacefully as possible. Counsellors can be located through an immigrant aid organization or at a local Family and Community Support Services Association of Alberta or Family Service Association of Alberta (under "Family" in the White Pages).

A husband or wife who is sponsored by his/her spouse as a landed immigrant **cannot** be deported because of separation.

Those on a Visitor's Record, Minister's Permit or Work Permit should seek legal assistance or speak with an Immigration Officer at a Canada Immigration Centre.

Divorce

A divorce which is granted by a court legally ends a marriage. Sometimes the former husband and wife will continue to have legal and financial responsibilities to each other and their children.

The court will grant a divorce if the marriage has broken down. The law states that marriage breakdown has occurred if:

- both partners have lived away from each other for one year with the idea that the marriage is over;
- a spouse has committed adultery (had sexual intercourse with someone else) and has not been forgiven by the marriage partner; or,
- a spouse has been physically or mentally cruel, making it unbearable to continue the relationship.

Anyone seeking a divorce should contact a lawyer. The Legal Aid Society of Alberta pays lawyers to help people who have low incomes and cannot afford a lawyer.

Child Custody

If parents cannot agree on who will have custody of the children, the divorce law gives the judge some basic principles to consider when making decisions about children. The best interests of the children come first. The past behavior of a spouse will not be considered by the court unless that behavior reflects on the person's ability to act as a parent.

Recreation and Sports



Alberta's Parks

Community Parks

Many people go to city or community parks to enjoy outdoor activities. Some of these activities include: running, cycling on bicycle paths, children's activities in playgrounds, music concerts, picnicking, swimming, team sports, and community events.

There is no charge for using community parks. Many community parks are open year round so that people can participate in winter sports such as skiing and ice skating.

It is against the law to consume alcohol in public places. This includes community parks.

Alberta Provincial Parks

There are many provincial parks across Alberta. Provincial parks are much larger than community parks. Many have lakes, beaches and forests. People camp or just enjoy a day at these parks.

Activities at these parks include camping, fishing, boating, water-skiing, cycling, picnicking, walking down nature trails, snow skiing, and mountain climbing.

If you visit a provincial park, you will often have to pay a small fee when you enter the park.

Provincial parks are also designed to protect nature and wildlife from destruction. Certain

rules have been made to provide for the safety and enjoyment of visitors to these parks.

For more information about parks in Alberta, look in the Blue or White Pages under Government of Alberta for "Recreation and Parks" or under Government of Canada for "Parks National".

Sports

Many Albertans enjoy participating in sporting activities. Some of these sports include running, swimming, golf, tennis, bowling, camping, skiing, tobogganing, fishing, hunting, skating, boating, cycling, hiking, and mountain climbing.

There are also many team sports that are very popular in Alberta such as hockey, football, baseball, basketball, soccer, track and field, and curling.

Many of these sports are played at school, and students are encouraged to participate in them. There are also community centres and recreation centres where men, women, and young people can join sports teams.

For more information on organized sports and recreation look in the Blue or White Pages under "City of (name)" or "Town of (name)" for "Parks and Recreation".

Community Centres

People go to community centres in their neighbourhood for sports or educational classes such as sewing, dancing, and ESL classes. Dances and bingos are also held in community centres.

Classes At Schools

Many schools provide evening classes for people who are interested in courses on baking, different kinds of dancing, exercise, painting, pottery, chess, classes to help people stop smoking or drinking alcohol, gymnastics, swimming, and other languages.

For more information contact the Public School Board or the Separate (Catholic) School Board.

Cultural Activities

Alberta has many opportunities for people who enjoy cultural activities. These activities include going to museums, the ballet, zoos, symphony orchestras, theatres, ethno-cultural events such as Heritage Days in Edmonton, the Calgary Stampede and other rodeos, fairs, farmers' markets, outdoor and indoor concerts, art galleries, historical sites, movie theatres, libraries, and operas.

Anyone wishing to attend these events can get information from newspapers, libraries, and Alberta Culture (under Government of Alberta, Culture).



Immigrant Aid Organizations Support Alberta Immigration and Settlement

St. Barnabas Refugee Society

Suite 400, 10136 - 100 Street
Edmonton, Alberta T5J 0P1
Telephone: 428-7094

Edmonton Immigrant Services Association

Cromdale School
11240 - 79 Street
Edmonton, Alberta T5B 2K1
Telephone: 474-8445

Edmonton Mennonite Centre for the Assistance of Newcomers

10125 - 107 Avenue
Edmonton, Alberta T5H 0V4
Telephone: 424-7709

Peace Area Settlement Services Society

302, 10104 - 101 Avenue
Grande Prairie, Alberta T8V 0Y2
Telephone: 538-3232

Calgary Immigrant Aid Society

900A - 825 - 8 Avenue, S.W.
Calgary, Alberta T2P 2T3
Telephone: 265-1120

Calgary Catholic Immigration Society

1400 - 1st Street, S.W.
Calgary, Alberta T2R 0V8
Telephone: 245-8800

Calgary Immigrant Women's Centre

802 - 14 Avenue, S.W.
Calgary, Alberta T2R 0N6
Telephone: 245-6785

Lethbridge Immigrant Settlement Association

506 - 4 Avenue, South
Lethbridge, Alberta T1J 0N3
Telephone: 327-5333

Catholic Social Services Immigration and Settlement Services

10420 - 107 Avenue
Edmonton, Alberta T5H 0W1
Telephone: 424-3545

Changing Together — A Centre for Immigrant Women

Room 209, 10010 - 107A Avenue
Edmonton, Alberta T5H 4H8
Telephone: 421-0175

Catholic Social Services

#3, 4908 - 50 Street
Camrose, Alberta T4V 1R1
Telephone: 672-1304

Central Alberta Refugee Effort (C.A.R.E.) Committee

#202, 5000 Gaetz Avenue
Red Deer, Alberta T4N 4B2
Telephone: 346-8818

Catholic Social Services

#202, 5000 Gaetz Avenue
Red Deer, Alberta T4N 4B2
Telephone: 346-7055

Saamis Immigration Services Association

422 - 6th Street, S.E.
Medicine Hat, Alberta T1A 1H5
Telephone: 529-0700